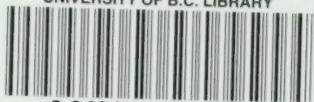


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A HISTORY

VOLUME I

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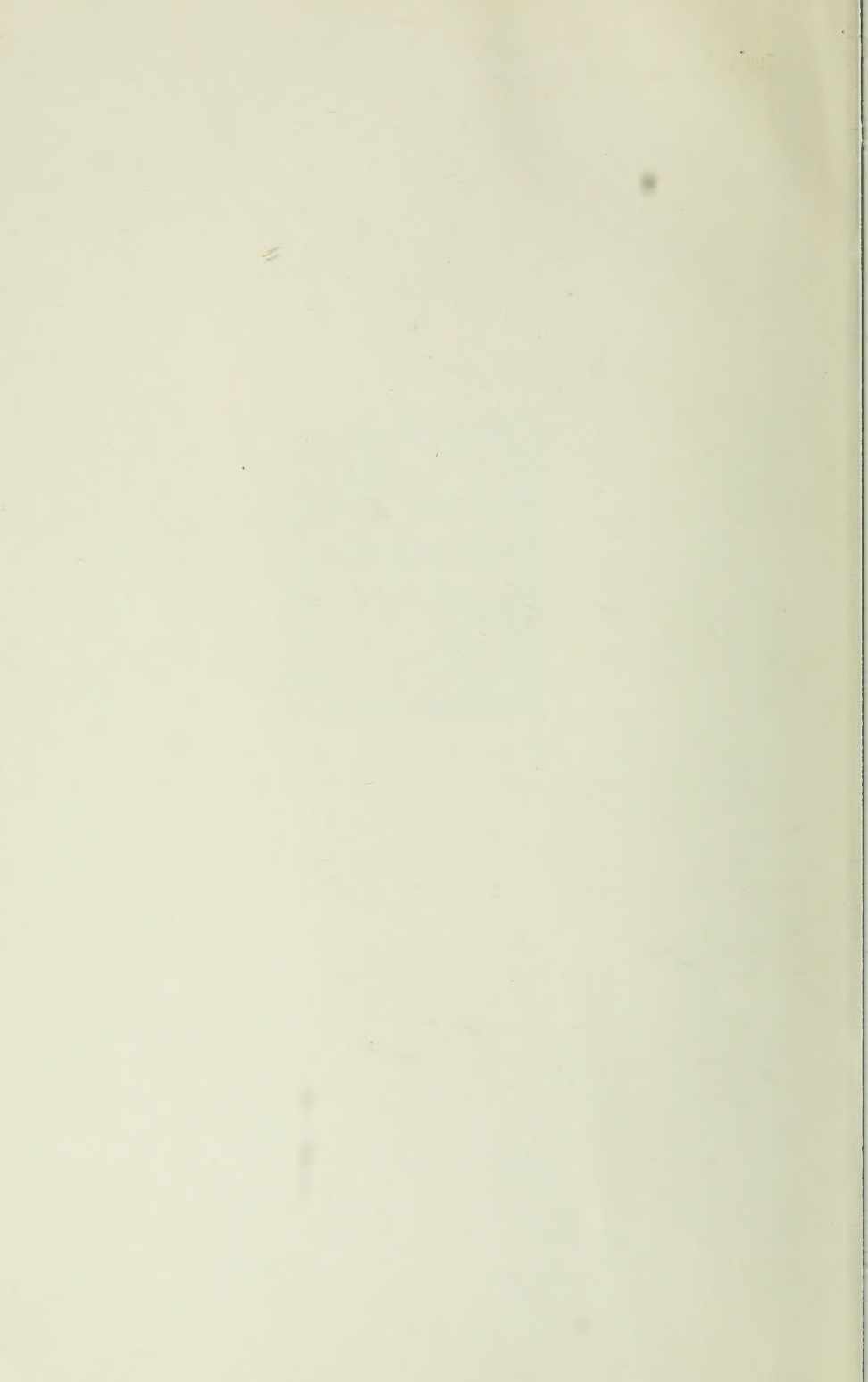


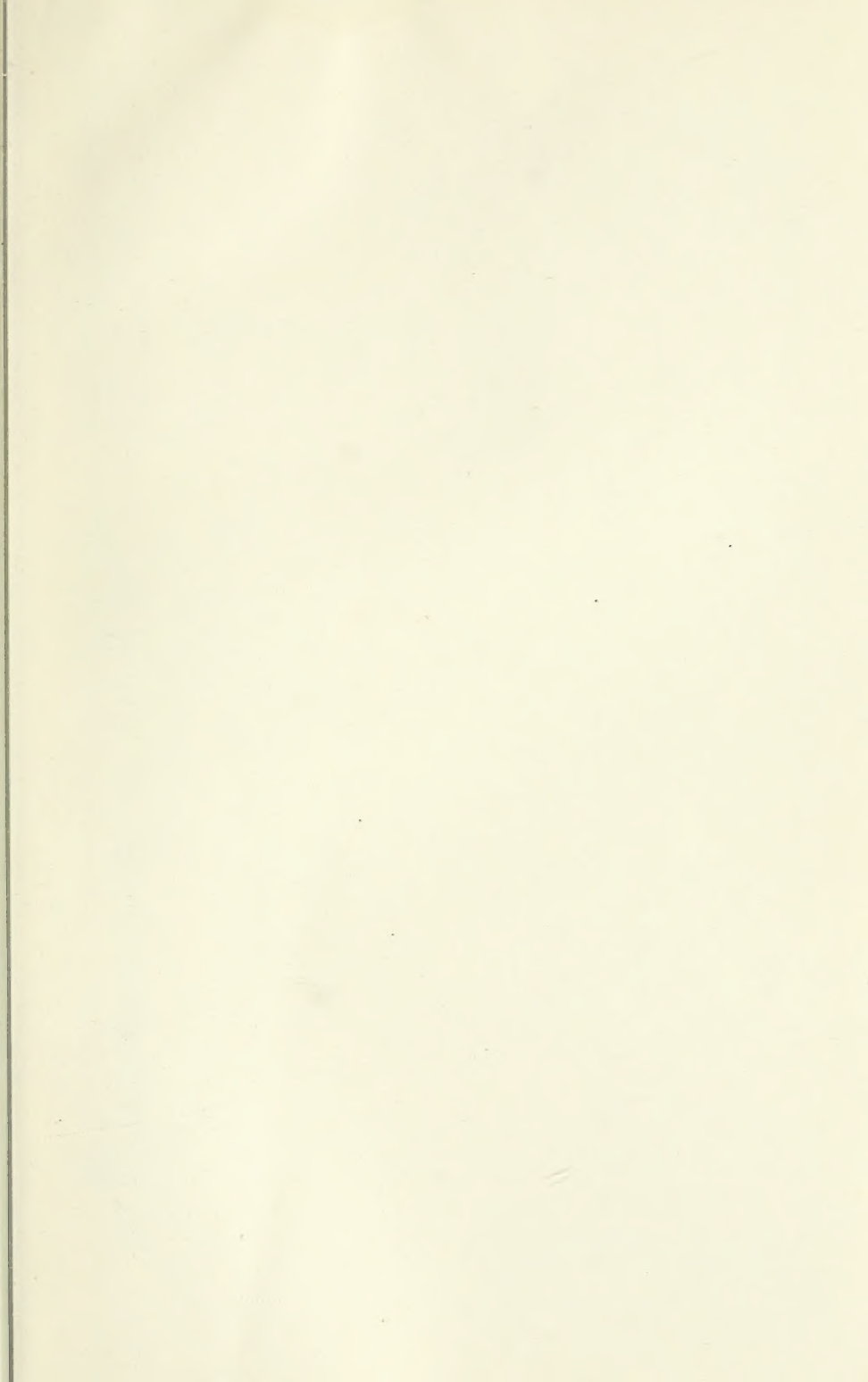
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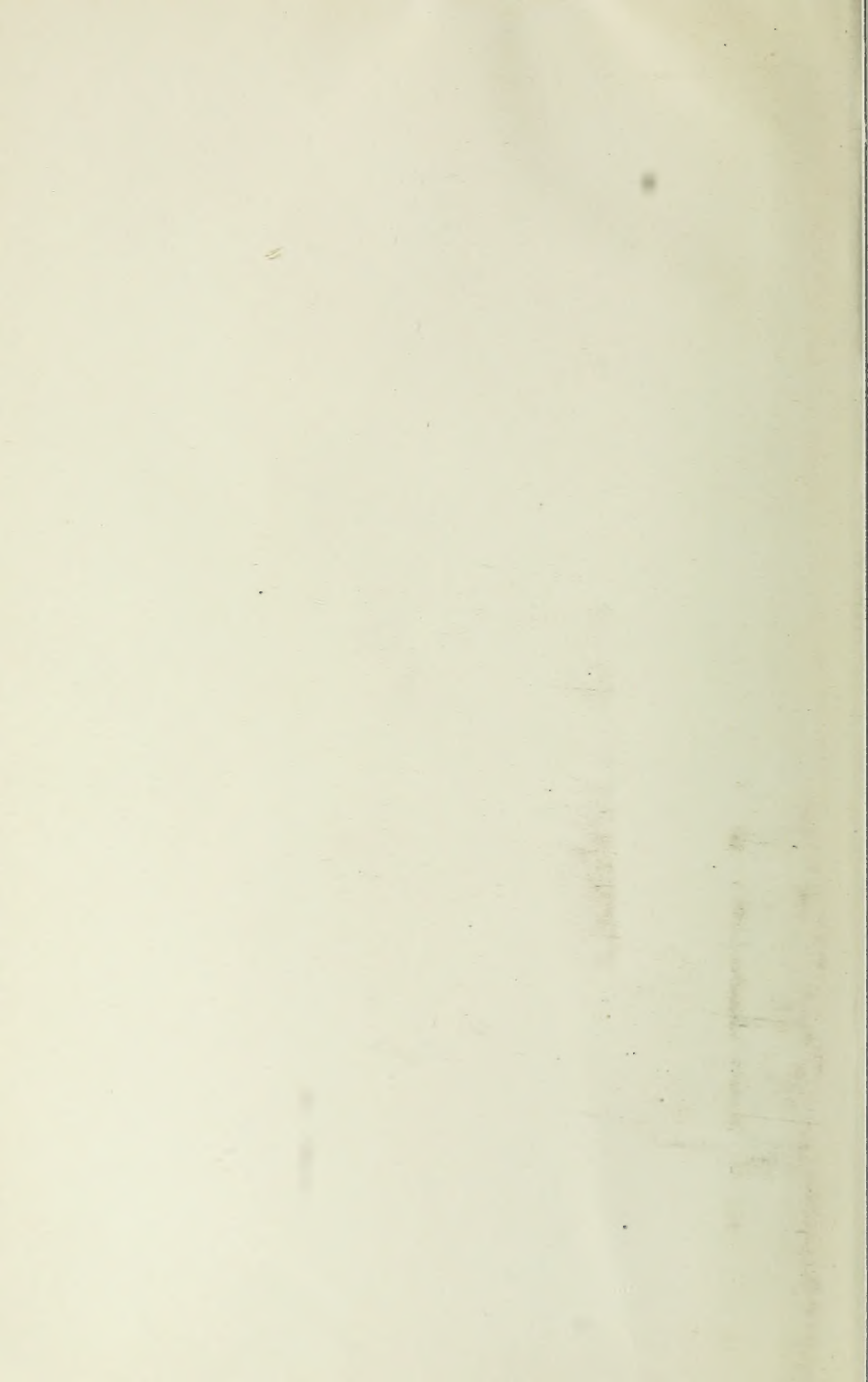
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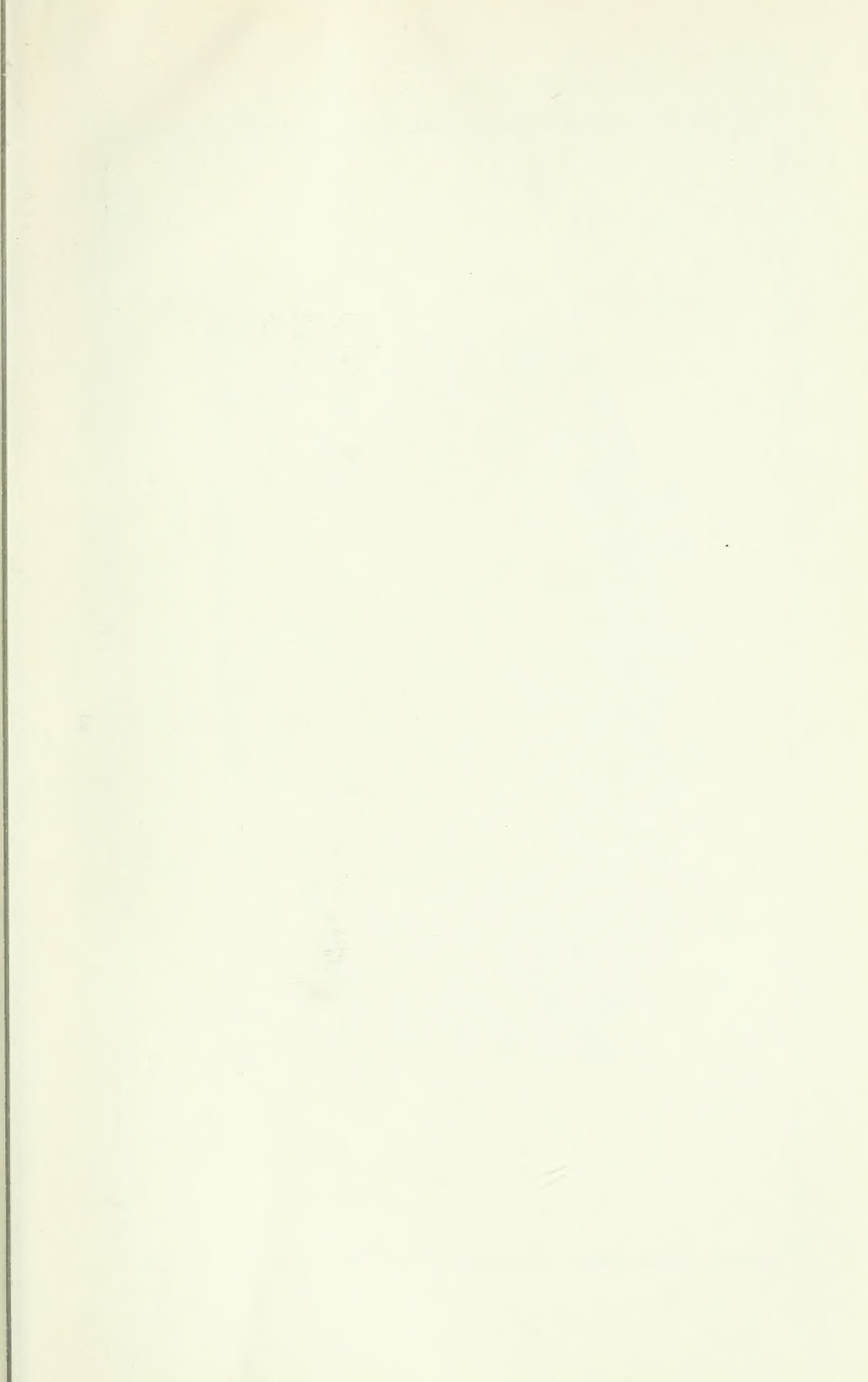


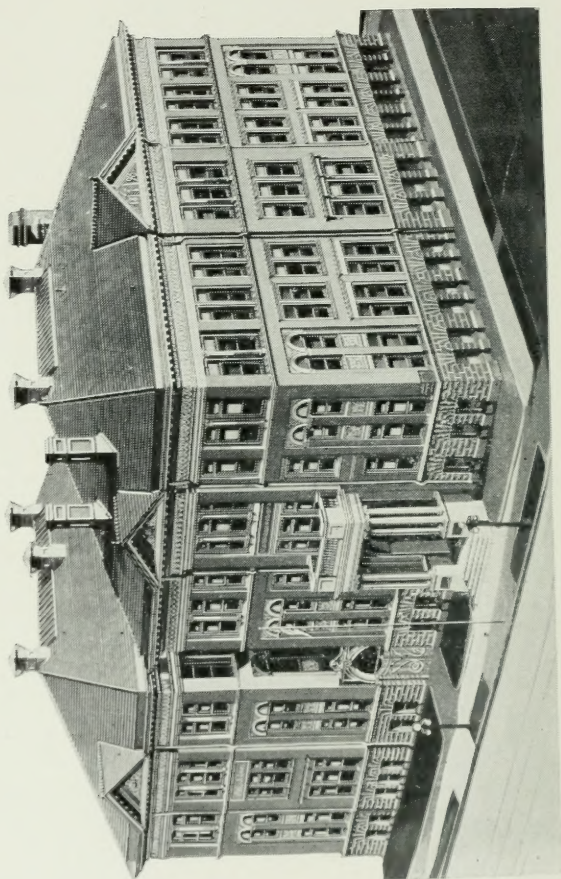
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HEAD OFFICE, ROCK ISLAND, ILLINOIS

Modern Woodmen
of America

A HISTORY



VOLUME I

Story of the Society from its inception
in 1883 to and including 1926



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MODERN WOODMEN OF AMERICA
1927

Note: The work on this history has been largely done by the late Este E. Buffum, under the general plan agreed to by him and myself. The immense mass of data which had to be examined and verified made the task one of extreme difficulty. But Mr. Buffum's method of work permitted no acceptance of any fact until its accuracy had been determined. Thus many of the stories relative to the early history of Modern Woodmen of America have been found to be in variation of the facts as finally ascertained. It was also found that even as early as 1888, the then Head Consul, J. C. Root, had forgotten many of the details concerning the early history and was therefore misled into statements not in accordance with the events as they actually occurred. This became so manifest that none of the history as written by him in that year was accepted without verification. Therefore, this book, representing as it does so many months of patient research by Mr. Buffum, is as nearly accurate as it is possible to make it with the documents and personal recollections of individuals which could be obtained. The death of Mr. Buffum halted for a time the finishing of the history, but he had very carefully and painstakingly foreseen the possibility, or rather probability, of his early demise and left behind him the task so nearly complete that it was simply a matter of assembling and arranging that which he had written. It is to him, therefore, rather than to myself, that credit is due for the preparation and completion of this history.

Charles E. Whelan



A. R. TALBOT
Head Consul

FOREWORD

WHEN it is considered that in more than forty years Modern Woodmen of America has had only three executive heads and what may be termed two administrations, the stability of a popularly governed coöperative institution can be said to have been demonstrated. From Joseph Cullen Root, the founder of the Society, to William A. Northcott as Head Consul consumed but seven years.

Where the representatives of the membership are overwhelmingly in the majority in the legislative body the confidence of the members in the management selected determines both its continuance and its success. In the case of Mr. Root, though he built the Society and gave to it the impetus of an able and enthusiastic originator, he and his fellow officers lost that earnest loyalty and support of the popular will, necessary to maintain their hold on the management. In 1890, with Modern Woodmen only seven years from its inception, Mr. Root was forced from his position and with him went his entire administrative body, leaving behind them a business in utter confusion, a depleted treasury, and a most uncertain future.

Into their places came William A. Northcott of Greenville, Illinois, as Head Consul; Maj. C. W. Hawes of Rock Island, Illinois, as Head Clerk; Milton W. Mathews of Urbana, Illinois, John W. White of Tampico, Illinois, C. T. Heydecker of Waukegan, Illinois, Adolphus R. Talbot of Lincoln, Nebraska, and J. G. Johnson of Peabody, Kansas, as Board of Directors. From that time to the present, though individual officers have changed, the administration has been continuous.

For thirteen years William A. Northcott held the office of Head Consul, retiring voluntarily in 1903, after having witnessed the growth of the Society, through his field policy, from approximately forty thousand members to more than seven hundred thousand. He was succeeded by A. R. Talbot, who had been on the Board of Directors from the beginning of the new era, and who, with the other members of the Board, had loyally upheld the hands of the Head Consul in his endeavors to establish Modern Woodmen on a firm basis, develop its growth, and maintain its integrity. His experience in the constructive policies and knowledge of the Society, having been a part of its history for so long, made him exceptionally valuable as a leader in the stead of Northcott, whose vigorous, able, untiring devotion, coupled with the loyal effort of his associates in the official family, had meant so much to the permanency of the institution.

Mr. Talbot began where Northcott left off, with the same office organization and a continuance of the same field policies. He brought to the position of Head Consul the training of a lawyer, an enviable experience in public service, exceptional platform ability, an even temper, a charming personality, and unquestioned ability. The Society had just come through a discussion of rates which resulted in some deadening of the energy in the field and a consequent holding back of the growth. The Head Consul threw himself into the work of promoting the accretion of membership and the restoration of the confidence of the members which may have been affected by the agitation. By 1909 he was gratified by the attainment of 1,000,000 as the

numerical strength. But the greatest victory which his administration then achieved was the bringing back of the spirit of fraternal brotherhood and the healing therewith of any dissension which might have been the aftermath of intense discussion of the economic question.

The Head Clerk's office has had more incumbents during the time since 1890 than that of the Head Consul, notwithstanding the fact that Maj. C. W. Hawes remained in the position, after the retirement of Northcott in 1903, until his death in 1916. Following this event came James McNamara, then assistant Head Clerk, Albert N. Bort, and Joseph G. Ray, the present occupant of the position.

Major Hawes, like Northcott and Talbot, was first given recognition at the outset of the administration which succeeded that of Root in 1890. It was he who brought order out of chaos in the confused mess which the preceding administration had left in the Head Office at Fulton, Illinois, and finally developed a system of handling the details which became recognized as the most complete plan ever devised for fraternal society business. This system has kept pace with progress and still remains in the lead among its kind.

What Northcott was to the executive position in the Society, Hawes became to its administration. His direct contact with the Camps through the Clerks gave him an opportunity for great service in the reestablishment of the confidence of the membership. To the task of impressing the members with the positive integrity of the new management he devoted himself, believing that if they were satisfied that their contributions of money would be honestly accounted for a most important end would be achieved. He injected into his correspondence with the Camps his strong personality and with it his certain conviction that with the loyal backing of the members the Society would win its way in the face of its difficulties, left as a heritage of the builders. This note of personal confidence constantly reiterated brought its fruitage and contributed largely to the restoration of the faith of the Neighbors at large. At the same time he created a personal following in the membership which stood with him in added strength as the Society grew and prospered. This personal loyalty was with him to the time of his death.

James McNamara's tenure of the office was short, he being succeeded in 1917 by Albert N. Bort of Wisconsin, who was elected to the Head Clerkship from the Directorship. In 1920 he resigned to become manager of the Society's Investment department. The Head Clerk then chosen was unusually well equipped to assume any place in the management of Modern Woodmen of America. His entire business life had been spent in the service of the Society.

When Northcott was elected Head Consul in 1890, he opened his office at his home town, Greenville, Illinois, and very soon afterwards called Joseph G. Ray to service as a stenographer. This was in the year 1891 and the lad did not become 18 years of age until the next year. Therefore, under the law then in force, he was not eligible to adoption in the Society until April 26, 1892, and he was adopted June 21 of that year. Thus he was close to Northcott during nearly all the time he was driving Modern Woodmen of America into a place in the fraternal world with the cooperation of as able a corps of fellow officers as ever held the destiny of a popularly governed institution in their hands.

No young man could have had better training or better direction of effort than that which Ray received in the Head Consul's office, under a man who never thought of himself and whose executive ability and genius for organization were constantly taxed to the limit of his strength. With his spurs well won as a master of detail he was taken by Head Consul Talbot to Lincoln, Nebraska, when Northcott retired. His knowledge of the Society was intimate in character and broad in scope. Later the title of Assistant to the Head Consul was given him. When Bort was elected Head Clerk he appointed Ray as Assistant Head Clerk, thus paving the way for his advancement to the office of Head Clerk on Mr. Bort's retirement. His long service with the two executives, during which he was in close touch with the problems confronting the administrative department of the Head Clerk's office, gave him an exceptional preparation for his new duties. Now, after being twice elected to the position, Head Clerk Ray has more than justified the wisdom of his selection.

One policy adopted by Head Clerk Bort was a closer relationship between his office and that of the Head Consul, and more particularly that the Head Clerk's administrative machinery might be used in the promotion of the field work. When Ray became Head Clerk his knowledge of field conditions and requirements enabled him to still further bring about a syncrasy of purpose between the two departments which has been most valuable. His anxious desire to serve Head Consul Talbot, and the latter's interest in Head Clerk Ray and his endeavors, taken in conjunction with the intense ambition of both to build the Modern Woodmen into continuing greater usefulness and solidarity, have resulted in an extraordinary coöperation of action to the benefit of the Society.

One secret of the success of this Society has been the willingness of all members of the official family to get out into the field and join hands with the Camps and the field men in promotion work. Mingling democratically and freely with the membership on even terms in all activities these men have never been personal strangers to the humblest Neighbors. This has been true without exception among the Head Officers from the beginning to the present time. There has never been an aristocracy of position in Modern Woodmen of America. No place has ever been too isolated or occasion too humble for the presence of a Head Officer, if thereby he might strengthen and encourage the efforts of Neighbors to stimulate the fraternal life of the Society.

Singularly fortunate has been Modern Woodmen of America in the men chosen to direct its affairs. The changes which have been made in the Board of Directors from 1890 to the present have been so timed as not to interfere with the general harmony of action. There has been no upheaval and consequent revolution of policy through an upsetting of the membership of the Board. Hence, the development of the Society may be said to have been an evolution, and a continually expanding service, due to the greater knowledge and experience obtained through long tenure.

Since the first Board of the new administration in 1890, of those not now members of that body, there have been the following named Directors selected by the membership through their representatives in Head Camp: J. N. Reece, Adjutant General of the State of

Illinois; Marvin Quackenbush of Dundee, Illinois; Benjamin D. Smith of Mankato, Minnesota; Charles G. Saunders of Council Bluffs, Iowa; Charles J. Byrns of Ishpeming, Michigan; George W. Reilly of Danville, Illinois; Dr. J. A. Rutledge of Elgin, Illinois; Albert N. Bort of Beloit, Wisconsin, and Frank B. Easterly of Denver, Colorado.

Of the original board of the present administration, Mathews died early in his term; Heydecker was retired at the Madison Head Camp in 1895; Johnson and White became General Attorneys; Talbot, as already stated, was chosen Head Consul. Of the later members, Reece, Quackenbush, and Easterly died in office; Smith was made a General Attorney, and occupies that position with the Royal Neighbors of America now; Charles G. Saunders declined reelection in 1903, desiring to give his entire time to the practice of law; Byrns, having been appointed Collector of the Port for Marquette, Michigan, voluntarily gave up the position; Reilly became a National Lecturer; Rutledge was made Superintendent of the Sanatorium, Bort was elected Head Clerk and resigned to become manager of the Investment department.

At the head of the present Board of Directors in time of service stands Edward E. Murphy of Leavenworth, Kansas, whose years of activity in the Society began with the Head Camp at Des Moines, Iowa, in 1888, and has continued to the present, although he did not become a member of the Board until White of Illinois, became General Attorney. Northcott recognized his ability and worth, demonstrated in the fraternal field for the Ancient Order of United Workmen, and persuaded Murphy to devote his energies to the Modern Woodmen. In 1899 he succeeded White as Director when the latter was made General Attorney. Since that time he has been a most potent force in the development of the Society.

The second member of the Board in seniority is Robert R. Smith of Kansas City, Missouri. He was elected Head Banker in 1901 and was advanced to the Directorship in 1903. He was a merchant at Brookfield, Missouri, when called to official connection with the Society, and brought a wide business experience to its problems.

Francis R. Korns was practicing law in Des Moines, Iowa, when he became a member of Modern Woodmen of America. Excelling as an orator he became a frequent speaker at gatherings of the Society and was finally appointed State Lecturer. His popularity in Iowa led to his candidacy for Head Banker in 1908 and to that position he was elected. Three years later he was made a Director.

S. S. Tanner of Minier, Illinois, first came into prominence in the Society at the Head Camp in Kansas City, Missouri, in 1899, when he was conspicuous for his resourceful ability in debate. He was made State Deputy for Illinois in 1908, and in 1911 was elected to the Board of Directors. On the platform as well as in the business councils of the Society he is most valuable.

The three remaining members of the Board—John D. Volz of Indianapolis, Indiana; Edward J. Bullard of Detroit, Michigan, and Ned C. Sherburne of Newark, Ohio—are products of the Field department, each having had long experience as District and State Deputy. It is true that Volz had one term as Head Banker, but his principal and longest service was in the field. Thus they bring to the position of Director a comparatively practical knowledge of the needs of the promotion work and the problems confronting it.

While the insurance world and the wise men in authority therein have spent time and effort for more than forty years in predicting a gloomy and desolate future for Modern Woodmen of America, the Society has made its way to the top of all fraternal beneficiary organizations and stands today in better condition than in all its history. The secret of its success lies largely in the closeness of the management to the membership, a constant and intimate touch of the Head Officers with the field. Besides attending to the business problems each member of the Executive Council, from the beginning, has been on the platform, in the Camp room, and among the Neighbors, stimulating interest and discussing most freely the condition of the Society.

There never has been an aristocracy of the management, an aloofness of the individual officer, but in each instance those in official position have accepted their designation in full accord with the sentiment of the Ritual: "You are the rulers and we the servants to do your bidding." Popular government never had a better exemplification than in Modern Woodmen of America. And because the membership is thoroughly aware of its control, their faith in the Society is not shaken by attacks of theorists, or envious organizations who have abandoned the fundamental principles of fraternal beneficiary societies and adopted the theories and principles of commercial insurance companies.

Not alone does the economic value of the pouring of more than \$350,000,000 into the homes of the nation in a little over forty years constitute the advanced place among the important institutions of the United States which is enjoyed by Modern Woodmen of America, but in its force as a genuine brotherhood it has compelled the recognition of the world as a great fraternity.

Its lodges, or "Camps" as they are called, possess every element of the social and benevolent character common to the subordinate bodies of the well-known fraternities. They occupy the same place in the activities of the various communities that any other lodge does and are of the same value to the members in friendships established and acts of fraternity.

The benevolent work of the Society does not stop with individual assistance and contact. In public calamities it has been on the ground among the first of the relief parties and has done its share in providing for suffering humanity. In every call for aid the membership has ever been prompt to respond with most effective help.

Among the distinctive accomplishments in humanitarian effort is the establishment of the Modern Woodmen Sanatorium for the treatment of the members afflicted with tuberculosis. The land was bought and the first buildings erected from voluntary contributions of the Camps and members. The institution now represents a physical valuation of approximately \$2,000,000 and an annual cost of nearly \$400,000. Members of the Society are given treatment therein without cost, including the most wholesome food, medical attention, nursing, and hospital service. This Sanatorium stands among the world's leaders of this kind of fight against tuberculosis.

In matters of public welfare, education, patriotic movements, and humanitarian enterprises the Society has given its service unstinted. Its acts have been those of an interested ally in every attempt to better the condition of the people or relieve human suffering. Such

an organization has a definite value in the life of a community and of a nation.

The long history of Modern Woodmen of America is that of the evolution of a coöperative idea, based on fraternalism. To a large degree the Society has had to blaze its own trail against the protestations of authorities generally conceded to be infallible. In fact these authorities themselves admitted their infallibility and the unparalleled success in view of their severe criticism of the Society for permitting the membership to continue making the laws for its government has been rather of a blow to their conceit. However, they have not ceased to prophesy dire disaster in the future, hoping that some time the members shall cease to have that confidence in one another's integrity, so manifest in the past, which has enabled them to mutually agree on the basis of contribution to the common fund in sufficient amount to meet every obligation promptly.

An organization such as this depends for its future, as it has for its past, on the confidence of its membership in each other and in the management this membership has created. Since the fact stands forth with certain conspicuousness that only once in more than forty-three years has the management been changed for want of confidence of the membership in it, the permanence of an administration which is ever ready to listen to the membership and obey their will is fairly assured. The confidence of the membership in each other is cemented by the ties of fraternity and has been so repeatedly demonstrated in past history that he who disregards this as an element of strength and an indication of permanency finds himself marveling at the long history of Modern Woodmen of America against the predictions of the mathematicians.

The failure of coöperation in the business world can be traced to two sources: First, the want of confidence of the coöperators in the management and each other; second, the selfish grasping of the individual coöperator or of the management. Up to the present time Modern Woodmen of America constitutes the greatest example in history of successful coöperation in the management of an extensive business. Its permanence, so startling to those who think only in figures, has been builded on a thorough knowledge of the acts of the management, a frankness of discussion of the problems confronting the officers, and a constant practice of the professed brotherhood in deeds.

When the mathematician, with his eyes buried in the law of averages, is blind to the greater force of confidence, he is unable to trace the history of Modern Woodmen of America as being other than an abnormality. More than that, he is unable to correctly conjecture the future and is therefore unfit to be followed as the guide of its destiny. In the hands of the membership, and in their hands alone, with the constant presence of this element of confidence, with a readiness to listen and to digest the analysis of the problems which may be from time to time presented by those in whom they have faith, the future of this Society rests. The ability to manage their own business successfully and meet every obligation promptly, which forty-four years has demonstrated, entitles them to that faith in their completely adjusting themselves to the problems of the years to come with equal integrity which they have won by past acts.

Their right to self determination should not be infringed until they have proven themselves unworthy of public confidence.

For our neighbor as ourself.

Head



Camp

MODERN WOODMEN OF AMERICA

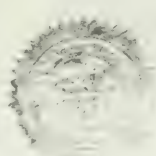
TO WHOM IT MAY CONCERN.

Wm. H. Hays	J. C. Root	E. S. Linn	J. C. Nichols
Wm. H. Hays	W. H. Root	Wm. H. Root	W. H. Root
Wm. H. Hays	W. H. Root	W. H. Root	W. H. Root
Wm. H. Hays	W. H. Root	W. H. Root	W. H. Root
Wm. H. Hays	W. H. Root	W. H. Root	W. H. Root
Wm. H. Hays	W. H. Root	W. H. Root	W. H. Root
Wm. H. Hays	W. H. Root	W. H. Root	W. H. Root
Wm. H. Hays	W. H. Root	W. H. Root	W. H. Root

THIS CHARTER

HAILED AND KNOWN AS PIONEER CAMP NO. 1

IN WITNESS WHEREOF



Wm. H. Hays
J. C. Root
E. S. Linn
J. C. Nichols

CHARTER OF PIONEER CAMP NO. 1, LYONS, IOWA



J. C. ROOT, First Head Consul

MODERN WOODMEN OF AMERICA

A HISTORY

CHAPTER I

IF THE V. A. S. society,* of Iowa, had listened to its Chief Rector, Joseph Cullen Root of Lyons, that state, there would have been no Modern Woodmen of America. While occupying the position as executive head, Root conceived the idea of a general jurisdiction for a fraternal beneficiary society, instead of limiting the field to one state as did the V. A. S. organization. When the supreme legislative body rejected his plan, and while still Chief Rector, he began formulating his new society. He launched the Modern Woodmen of America in 1883 and held the place at the head of both societies until February, 1887.

The V. A. S. Society Rejects Root's Plan. The determination to form a new society on the lines of the proposition to the V. A. S. society came simultaneously with the rejection by the latter of his suggested change. He immediately began working out the details, writing the ritual and discussing with his friends the merits of his proposed plan. He seemed not to be bothered with any question of ethics in organizing a new society while holding the executive head of the old one. In fact he seems to have enlisted the sympathy and endorsement of Daniel S. Maltby, one of the organizers of V. A. S., its first Chief Rector and then its principal fieldworker. L. P. Allen of Clinton, who succeeded Root as Chief Rector, was earnest in his denunciation of the condition in which the society was left when he took charge.

The Name. However, there was no hesitancy in the action of the founder of Woodcraft. He says that he received commendation for the plan and the ritual from all to whom he submitted them. The question of a name alone puzzled him. Finally on one Sunday in July, 1882, he listened to a sermon by Rev. Sydney Crawford in his home town of Lyons. In that sermon occurred an illustration of the work of the woodmen clearing away the forest, from whose felling of the trees came so much of use to man. Immediately the essence of the name came to him and by the time the church service was over the name "Modern Woodmen of America" was complete.

The Ritual. The Ritual had been written. In the adoption ceremony the first scene was in the forest, the second in the busy world, the third back in the forest, and the fourth is something akin to a

*The letters, "V. A. S.," according to Stevens' Cyclopedia of Fraternities, are an abbreviation for "Vera Amicitia Sempiterna Est," or "True Friendship Is Eternal." For a number of years the words for which the letters stood were a part of the secrets of the society. At its best V. A. S. had between three and four thousand members and a few more than one hundred lodges called collegii.

Roman court. The candidate for adoption was sold to the highest bidder who was the chief officer of the lodge, or "Camp" as it was designated when the name was finally attached. He was bought with a brazen coin tested in a brazen balance. Some changes were made in the ceremony to adapt the Ritual to the name. Mr. Root says that it took him but a few hours to prepare the Ritual, meaning apparently the perfecting of it to meet the conditions of the new angle of approach, due to the taking of the occupation of the woodman as the basis. Therefore a strange mixture of Roman dignity and forest freedom resulted. The ancient legend accredited by him to the Thracians, which to this day finds a place in the opening ceremony, was already in his Ritual.

Symbolism. In his symbolism he seems not to have been so sure, for he uses the palm to indicate "peace," whereas authority gives to the olive that significance and to the palm that of "triumph." With the five stars he symbolizes "light" and with the shield "safety." On accepting the name Woodmen he chose the beetle, axe, and wedge as the working tools.

His claim that he invented the term "woodmen," made by him in later writing, and that the designation "woodsman" was the one authoritatively recognized was also a mistake, as the term "woodmen" was used long before he was born. A "woodman" was one who felled trees and a "woodsman" was one who lived in the woods.

The Term "Neighbor." In the finding of a term by which the membership should know each other he rejected all of the then existent titles, "knight," "brother," "companion," and used the word "Neighbor," with his thought running to Proverbs xxvii, 10: "Better is a neighbor that is near than a brother far off."

The Ladies' Circle. Included in the Root plan was a branch organization under the same business management to be known as "The Ladies' Circle," with a separate ritual, regalia, and symbols. On the seal of Modern Woodmen for many years were carried a cherub, distaff, and torch, which symbols especially belonged to this proposed separate department. He also had a "tontine" savings plan for the members among the enterprises in the new Society.

In his history of the Society, published in 1888, the founder says that he submitted the Ritual and general plan to A. T. Wheeler, his law partner, and to Samuel Davy and Lewis Blaine, his personal friends. It was presumed for years that Lewis Blaine was the first to be obligated in Modern Woodmen of America, but L. P. Allen, a printer at Clinton, Iowa, disputed the statement, insisting that he was the first to assume the obligation, together with two of his printers, for the purpose of printing the Ritual. Allen remained a member to the day of his death, and so did one of the printers.

According to Root, all to whom he submitted the proposition were loud in their praise and it seemed to him that nothing stood in the way of an immediate and positive success. His own wide acquaintance in fraternal circles and the prestige obtained and friendships formed in lodge activities, especially in Masonic and Odd Fellow contacts in Iowa and Illinois, where he was in demand as a speaker of acknowledged ability, promised an excellent field for the reaping of an abundant harvest in the new endeavor. He also had been

prominent in politics and particularly on the stump and looked for a considerable following from friends made in this direction.

The result was not up to his expectations, in fact was a desolating disappointment. When it came to getting names on the dotted line in support of the enterprise, protestations of interest and praise of the plan were not sufficiently impelling to bring the signatures of many of those who had given him their encouragement. Even Wheeler and Davy did not finally back him in his movement.

Blaine's Place. The one true friend who meant more to him than all the others was Lewis Blaine, the humblest of them all, a restaurant man and the city marshal. To him more than to any other belongs the credit of the first Camp of the Society and the personnel of its membership.

CHAPTER II

THE Launching. Immediately following that Sunday in July, 1882, when the name "Modern Woodmen of America" sprang into the mind of Joseph Cullen Root, as the result of a suggestion in the sermon of Rev. Sydney Crawford, the Ritual was completed and preparations were made for the launching of the new fraternal beneficiary Society. Contrary to the expectations of the founder there was no immediate and spontaneous inflow of membership. Those who had been most lavish in their praise of the plan seemed unwilling to link themselves with the experiment which might demonstrate their own protested judgment. In his office at No. 33 Main street, Lyons, Iowa, the first Head Office of Modern Woodmen of America, he awaited the voluntary coming of the hundreds who had endorsed the movement. On his desk lay the blank petition for charter with his signature and that of Lewis Blaine. Wheeler did not sign and neither did Davy. Finally he put it into the hands of Lewis Blaine, who took it about town. Albert Hilton, the station agent of the Northwestern Railway company, and J. K. P. Balch, who was interested with Root in a local telephone company, affixed their signatures. The close personal friends of Root and Blaine formed the final list, with this exception:

Knights of Honor Wreckage Used. Blaine discovered that the local lodge of Knights of Honor was practically dead and that its members were about to disband. He persuaded Root to purchase their lodge furniture and quite a number of them were added to the signers of the petition for the charter. Thus the Knights of Honor, then in a precarious condition through a heavy death loss due to yellow fever in the south, contributed to the beginning of the Modern Woodmen.

The Beginning. The work of getting the first membership dragged until the holidays, when Root determined upon his first meeting, which was set for January 5, 1883. Accordingly on the evening of that day there assembled in the Knights of Honor hall the men whose names have gone down in the history of the Society as the organizers of Modern Woodmen of America: Joseph Cullen Root, Lewis G. Blaine, John C. Hopkins, J. K. P. Balch, Albert Hilton, William Fields, Charles W. Sibley, Eliam Lukens, William A. Penn, Martin Aikey, Andrew Marshall, Henry Penn, Harrison Frazier, Martin O'Hara, Caleb D. Scott, Charles Newcomer, Dr. Louis Kniskern, Michael Rud-

man, Joseph Messmer, Dr. J. A. McArthur, and Samuel H. Stebbins.

The Provisional Head Camp. Certainly this was not an encouraging result of the months and months of work which had been done by Root, including the mailing of 10,000 circulars descriptive more of what he hoped than what was in existence, although the prospectus spoke of the Society as an accomplished fact and listed the Head Officers as having been elected and as managing the business. Notwithstanding the discouraging outlook, the future Head Consul proceeded with the organization of the provisional Head Camp of Modern Woodmen of America, after an address in which he explained the plan of the Society.

In conformity to the program so lavishly outlined in the prospectus as having already taken place, the Head Camp was formed and officers elected as follows:

Head Consul—Joseph Cullen Root.

Head Clerk—Albert Hilton.

Head Banker—Lewis G. Blaine.

Pioneer Camp No. 1 Organized. The petition for a charter for a local Camp was then duly presented, granted, and the organization of Pioneer Camp No. 1 was perfected, with the following named as officers:

Venerable Consul—J. C. Root.

Worthy Adviser—Harrison Frazier.

Excellent Banker—William Fields.

Clerk—Albert Hilton.

Escort—Charles W. Sibley.

Watchman—Martin Aikey.

Sentry—M. Rudman.

Managers—Joseph Messmer, E. Lukens, C. D. Scott.

The Birthplace. The old Knights of Honor hall, in which these proceedings were had, the birthplace of Modern Woodmen of America, was on the third floor of a brick building located, under the old system of numbering, at 25 Main street, Lyons, Iowa. The building still stands, as also does the two-story frame building at what was formerly 33 Main street, in the upper story of which was the office of J. C. Root, while the lower story was occupied by Lewis Blaine with his restaurant.

First Charter Members. Membership of Pioneer Camp was made up of "just folks." There were two physicians, Drs. J. A. McArthur and Louis H. Kniskern; J. C. Hopkins, a newspaper editor; Albert Hilton, railway station agent; J. K. P. Balch, "telephonist," as he described himself; William Fields, photographer; E. Lukens, coroner; Martin Aikey, plasterer; William Marshall, shoemaker; Joseph Messmer, barber; M. Rudman, blacksmith; Charles H. Newcomer, steam engineer; S. H. Stebbins, a "canvasser"; Harrison Frazier and C. D. Scott, carpenters; Henry Penn, express agent; L. G. Blaine, restaurant proprietor; C. W. Sibley, merchant; M. O'Hara, laborer; William A. Penn, jeweler. Mr. Root gave his occupation as "broker."

First Certificate. The first certificate was, of course, taken by Root, and was numbered 500, not to disclose the lack of members; the second, 501, went to Blaine. It is interesting to note that Blaine remained in the Society he had helped to build less than four years.

Hilton received as his only compensation as Head Clerk his dues and assessments for five years and soon after the expiration of the time, 1889, no longer being in touch with his local Camp, he lapsed his membership.

Allen's Claim. The claim of L. P. Allen to being the first obligated member of the Society seems to have been ignored by Root. This may be due to the friction between him and Allen at the time the latter succeeded Root as Rector of the V. A. S. society, after Root had held the head of that body after organizing the Modern Woodmen. Allen insisted that Root had so neglected the affairs of the V. A. S. society that it was not paying its obligations and that when he assumed the position of Chief Rector he was obliged to pledge his private credit to meet the financial demands on the society. He further claimed that Root's release of the office of Chief Rector was accomplished only when he had seen that the supreme body was in a temper to unseat him.

The relations of Root to the V. A. S. society in holding on to the supreme office while engaged in building a new fraternity, and the apparent joining of hands with him of Daniel S. Maltby, one of the organizers of that body, and of Ogden Henderson, the principal field man, must have caused comment. Allen became the Chief Rector at the session in which all this was disclosed and beyond doubt did not allow the occasion to go without some strictures directed at Root. At least there was a coldness between them and since it seems established that the manuscript Ritual was placed in Allen's hands for printing and his two printers were sworn to secrecy and the printing was done before the breach between the two men, Root's lapse of memory as to who printed the first Ritual may be accounted for. Allen says he was also given a certificate of membership, written by Root in longhand, which he later exchanged for a more formal document. He remained a member of the Society until his death.

The Prospectus. It may be interesting at this point to read the prospectus sent out by Root prior to the organization of the Society. As a word visualization of the dream of the founder of Woodcraft it is valuable, although Mr. Root said he could not trace a single member to its influence.

Prospectus of the new modern fraternity. Its attractive features. The Modern Woodmen of America has been organized to afford practical relief to the living and substantial aid to the devisees of its deceased members. A pleasing Ritual has been devised, that presents less objectionable features, and has the flavor of more originality than any of the more pretentious and so-called "Ancient" associations now in existence. Its membership must be persons of good moral character, exemplary habits, and sound physical condition, over 17 and under 65 years of age.

Outline of General Plan

The Woodmen has three departments: The Camp, the Tontine Fund, and Ladies' Circle.

The Camp

Is composed of male members between the ages of 18 and 65 years. When the number of members enrolled will permit, \$2000 will be paid upon the death of each member who pays

a full assessment; \$1000 on the death of each member who pays one-half of said amount, and \$3000 on the death of each member who pays one and one-half of an assessment, based upon the age of the member, at the time of his joining the fraternity, according to the following tables; the payments to be made as often as required by the fraternity to pay its beneficiaries:

Basis of Rates

Age at Nearest Birthday	Rate on \$2000	Age at Nearest Birthday	Rate on \$2000	Age at Nearest Birthday	Rate on \$2000
18-19	\$.40	46	\$1.15	56	\$2.00
20-22 .....	.50	47	1.20	57	2.15
22-24 .....	.60	48	1.25	58	2.30
24-28 .....	.80	49	1.30	59	2.50
29-33 .....	.85	50	1.35	60	2.75
34-37 .....	.90	51	1.45	61	3.00
38-39 .....	.95	52	1.55	62	3.50
40-41	1.00	53	1.65	63	4.00
42-43	1.05	54	1.75	64	4.50
44-45	1.10	55	1.85	65	5.00

Members may change their amount or beneficiary at any time.

The Tontine Fund

This department is a practical savings fund. The Tontine period will terminate in ten years from date of joining the fund. The Tontine shares will require a payment of \$5 per share, per annum, which must be paid before March 1 of every year. A failure to pay, works a forfeiture. Payments may be continued to the end of the period by the heirs of deceased members. Every dollar of these payments shall be invested in registered securities, and the accrued interest shall also be so invested. The management of this fund shall be in the hands of the Head Clerk and the Board of Head Managers, who shall each give good and sufficient bonds for double of the amount of the funds and securities, likely to be on hand during their term of office. At the end of the period, the entire accumulation from lapses, compound interest, and forfeitures, shall be divided among the shareholders, said division to be based upon the amount paid in by each. Each member may subscribe for as many shares as he wishes and they shall be transferable. The Tontine fund is optional, but calculations based upon the experience of other similar funds, demonstrate this to be safe, equitable, and profitable means of accumulating savings for future use.

The Ladies' Circle

Is a separate Camp for ladies and gentlemen, with its own ritual, regalia, and work; the distaff, torch, and cherub, being its emblems. Upon the death of a member of the Circle, when the number enrolled will warrant it, the devisees of those who pay assessments of one-fourth of the standard rate, based upon their age at joining (see table of rates), shall receive \$500, and if paying one-half, their devisees shall receive \$1000, which is the limit to this grade.

To Organize

To organize a Camp, address J. C. Root, Head Consul, Lyons, Iowa, and he will send you the necessary blanks. Ten

persons is the least number who can comprise a chartered Camp, or Ladies' Circle. A fee of not less than \$5 from each applicant, must accompany the petition and a careful examination by a reputable physician must be furnished by each applicant. If found physically and otherwise qualified, certificates and a charter will be issued and the Camp-fire lighted by the Head Consul or his Deputy.

Other Expenses

A Per Capita assessment must be paid by each member, twice a year, to meet contingent expenses. The amount of this assessment will be regulated at the annual Head Camp gathering of delegates from each local Camp.

Regalia

The use of regalia will be optional with each local Camp. A very showy regalia and uniform is provided for, and their novel features will commend them to those having a taste for pageant and display.

Emblems

The emblems of the fraternity are, the axe, beetle, and wedge; five stars, shield, and branches of palm. Its motto, *Esto Perpetua*.

Officers

The officers of a local Camp are, Consul, Adviser, Clerk, Physician, Banker, Watchman, Sentry, three Managers, and delegate to the Head Camp; in large Camps, a Cashier may also be elected. Any member who has filled one elective office, will be qualified for the office of delegate.

Meetings

Local Camps are required to hold at least one meeting each month, but they may meet oftener if the members so elect. The Head Camp will meet once a year at such place as shall be determined at its previous meeting.

The Secret Work

Is not a slavish imitation of other fraternities, but has a beautiful lesson taught by pleasing ceremonies entirely different from any other fraternity in existence. Symbolism enters somewhat into these lessons, but the dignity of manhood is never insulted by childish pranks or burdensome obligations.

Membership

The requirements for membership are, that a person shall be of sound physical health and mind, of good moral character, exemplary habits, and competent to earn an honorable living by respectable industry.

Deputized Consuls

Soliciting members and organizing local Camps, must have written credentials under the signature of the Head Consul, attested by the Head Clerk, and the possession of this will entitle them to confidence and respect, as none but worthy gentlemen will be deputized to this important duty.

In Conclusion

We have only to say that the Modern Woodmen of America is fashioned by faithful hands who have given it the full benefit of a ripe experience in fraternal and mutual

contribution societies. It will seek by its excellence, to make a place for itself in the highest galaxy of benevolent and honorable fraternities, having profited by the experience of a great number of others. We have added to it the saving fund plan and have discarded every element of demonstrated weakness that could be found, and we sincerely believe that our Ritual and code of laws are models of purity, liberal thought, and progressive beneficence that commends the fraternity to thinking, practical men, and upon entering its portals, every member becomes an enthusiastic admirer of the grand scope of its beneficence, the economy of its management, and the grandeur of its aims.

J. C. ROOT, Head Consul,
ALBERT HILTON, Head Clerk,
LEWIS G. BLAINE, Head Banker.

The back page of the circular contained the following summary of advantages claimed for the Society. It read as follows:

Characteristic Features

1st. It is confined to the northern states. The experience of similar organizations has been that the death rate in the southern states has been largely in excess of the northern.

2nd. Its original and pleasing Ritual, based upon ancient usage, but entirely different from any secret work now in use, pronounced by 32nd degree Masons as creditable to the author and fit to rank with the sublimest conceptions of ritual writers.

3rd. Its equitable basis of rates. Calculated upon American experience, giving the young the benefit of greater expectancy and dealing fairly with the vigorous and healthy middle-aged men who enter its portals.

4th. Admitting young people 18 years of age who can provide \$1000 for their parents or loved ones in case of death on the payment of only 20 cents each assessment. Bright, active young men of this age frequently make the most active, competent financial officers.

5th. By scattering our membership over the healthy northern states, we have an opportunity of selecting the soundest lives from the greatest number.

A letter accompanied the circular seeking to interest the recipients in the organization of Camps. It was as follows:

OFFICE OF HEAD CONSUL, MODERN WOODMEN OF AMERICA, LYONS, IOWA.

Dear Sir: Your name has been furnished me as an active man in your vicinity. We desire to introduce the "Modern Woodmen of America" into your state and if you could devote some time to organizing a Camp in your city, or in other places, we can give you such terms as will afford you fair compensation for your trouble and at the same time enable you to extend the usefulness of a model fraternity.

The M. W. A. is by its organic law confined to the northern states, has a general jurisdiction and State Head Camps are provided for when ten or more local Camps have been instituted in the state.

We accept members between the ages of 18 and 65 but the matter of reducing the age to 50 will come up for con-

No. 500

Benefit Certificate



Modern Woodmen

HEAD CAMP

AMERICA

This Certificate, Issued by the Head Council and Head Unit of the Modern Woodmen of America, by its authority
 Witnesseth, that Augustus C. Root a member of Forest Camp No. 1 located at Exeter, New Hampshire, is, while in good standing in this Unit, entitled to pay hospital in its Benefit Fund to an amount not to exceed --- Five Thousand Dollars which shall be paid at his death to Louise M. Root Wife by its Head Camp, subject to all the conditions named in its Fundamental Laws, and liable to forfeiture if said Beneficiary shall not comply with said Laws and such By-Laws and Rules as are or may be adopted by the Head Camp, or the Local Camp of which he is a member.

We Witness Whereof, we have hereunto affixed our official signatures, Done at Exeter, New Hampshire this 1st day of January A. D. 1883.

Registered in the office of the Secretary A. O. H. B. J.

Augustus C. Root Head Council
Louise M. Root Head Clerk

Clk.

Head Council
 Head Clerk

CERTIFICATE OF J. C. ROOT



ROOT'S OFFICE AT LYONS
Over Restaurant at Right



OLD KNIGHTS OF HONOR HALL, LYONS
Where M. W. of A. Was Born

sideration at the next meeting of the Head Camp at Chicago, in May, 1883. Applications are very carefully scrutinized and investigated and none but sound physical lives are wanted for membership. We prefer to increase our membership slowly rather than have a rapid increase by accepting doubtful lives.

If you can not take an interest in this matter will you please put this in the hands of some reliable man whom you are willing to recommend who will correspond with me for terms?

The M. W. A. has been very fortunate in its selection of members, and has not yet had a single death loss to pay, which is a record that we think is without a parallel in beneficiary and benevolent orders.

The M. W. A. will soon take a prominent place in the galaxy of fraternities and you may now become one of its pioneers in your state if you have such a laudable ambition.

Hoping to receive an early communication from you, I remain,

Fraternally,

J. C. ROOT,

Head Consul, Lyons, Iowa.

Attest:

ALBERT HILTON, Head Clerk.

Personal references: Hon. Hiram Price, Washington, District of Columbia. Maj. S. S. Farwell, M. C., Monticello, Iowa. Hon. John Van Valkenberg, Fort Madison, Iowa, Vice-Supreme Chancellor K. P. of the World. Hon. Schuyler Colfax, South Bend, Indiana. Hon. A. R. Cotton, Clinton, Iowa.

"The Head Consul has been grand treasurer of the Iowa Legion of Honor for two years, Chief Rector of the V. A. S. fraternity of Iowa, also candidate for D. G. M. of the I. O. O. F., State of Iowa, and brings to the M. W. A. a ripe experience which has added much to its progress."

Iowa Reporter.

The Motto. The motto first promulgated by Mr. Root was not "*pur autre vie*," but "*esto perpetua*" (may it be perpetuated). Search for the actual time when the change was made fails to disclose it.

CHAPTER III

THE Second Camp. With the organization of the Head Camp and the first local Camp, Root turned his attention immediately to the organization of the second Camp across the Mississippi river in the city of Fulton, Illinois. He was as well acquainted there as in his home town of Lyons, Iowa, for at one time he lived in Fulton. He had the good fortune to possess a friend in that city in the person of T. L. Taggart, to whose efforts the credit of this Camp belongs. Mr. Root had been instrumental in securing a pension for Taggart, which laid the latter under special obligation beyond mere friendship.

Taggart secured as his first applicant Dr. Henry M. Kennedy, but the remainder came very slowly. It happened that some of the members of the Good Templar society, a temperance organization, became interested and were among those who first joined the Modern Woodmen. The basement of the Baptist church was their lodge room and it was here, on February 10, 1883, that Forest Camp No. 2 came

into being. In addition to Taggart and Kennedy the following named constituted the membership: L. Barber, P. J. Bennett, W. J. Carlyle, G. W. Mathers, C. Grimes, O. Park, W. E. Martin, Le Roy Baker, William Bailey, and W. G. Blocker.

Head Consul Root, Head Clerk Hilton, and Head Banker Blaine were present, walking across the Mississippi river on the ice from Lyons to Fulton. They were accompanied by Scott, Marshall, Frazier, Evans, and Fields, of Pioneer Camp. In the low-ceilinged room, dimly lighted and with numerous posts supporting the superstructure, the Camp was organized and officers elected as follows:

Venerable Consul—T. L. Taggart.

Worthy Adviser—L. Barber.

Clerk—Dr. H. M. Kennedy.

Excellent Banker—P. J. Bennett.

Escort—William E. Martin.

Watchman—G. W. Mathers.

Sentry—O. Park.

Managers—W. J. Carlyle, Lawson Barber, Le Roy Baker.

It was here that the adoption ceremony was first used, exemplified in rather a crude way by the Lyons Neighbors. Dr. H. M. Kennedy volunteered to act as the candidate and therefore became the first regularly adopted Neighbor.

Inasmuch as Fulton was soon designated as the home of the Society and remained as such until the Head Office was removed to Rock Island, the men who contributed their names and influence at this time were really performing a service for their community which they did not then realize. The Fulton membership became and continued to be during all Mr. Root's career with the Society and afterwards his loyal and even militant supporters. So much of the subsequent history of Modern Woodmen of America clusters around this city that the importance of the organization of the Camp becomes apparent. Its aftergrowth, also, was greater than that at Lyons, and with the location of the Head Clerk's office there, the Society's headquarters developed into one of the principal enterprises in the town.

The name "Forest" was not attached to the Camp until a month later than its organization.

The Third Camp. The third Camp was due, like the first two, to the efforts of a personal friend of Root, Dr. J. Haller of Lanark, Illinois, who invited the Head Consul to meet a number of his friends in Odd Fellows hall in that city, April 11, 1883. With Doctor Haller were F. B. Boyle, A. W. Deal, M. J. Boyle, J. O. Widmer, B. E. Boyle, C. C. Cross, H. Lego, A. J. Lampert, J. Dague, and E. D. Hawk. They were obligated and organized into a Camp by the Head Consul. Owing to the fact that Root had given the numbers 3, 4, 5, and 6 to personal friends in other cities, with the charters already signed on their agreement to establish Camps in their respective communities, Lanark Camp, although actually the third organized, received the number 7.

Professor Leland. Into this Camp, subsequently, was adopted Prof. E. D. Leland, whose sweetness of character endeared him to the membership generally then and who retained the confidence and love of all who knew him to the day of his death. The Opening

Ode is from his pen and its excellence remains undimmed by the lapse of years. He was elected Head Adviser at the first regular session of the Head Camp.

The Fourth Camp. The fourth Camp came into being on June 3, 1883. The slowness of growth was most discouraging. The Head Consul determined to urge Ogden Henderson, chief field officer of the V. A. S. society, to leave his work with that institution and come immediately to his help. Henderson came and the result was the organization of the Camp at Mt. Carroll, Illinois, with the assistance of A. M. Green of that city, to whom he bore a letter of introduction from Root. On the date mentioned, certificates were delivered to A. M. Green, C. C. Farmer, Louis Lepman, C. C. Bitner, N. Rine-dollar, Brice Vandergrift, A. T. Chapman, C. C. Schuneman, G. S. Fulgrath, E. A. Puterbaugh, H. B. McCracken, and H. O'Brien. This Camp furnished two of the Head Officers at the first regular session of the Head Camp: A. M. Green being chosen Head Banker to succeed Blaine, and C. C. Farmer becoming one of the Board of Head Managers. Lepman was given a position on the Head Finance committee. The Camp bears the number 8.

Ogden Henderson the First Deputy. Henderson's appearance on the scene as a field man for Modern Woodmen of America came when the promotion of the Society was at a standstill, following the organization of Camp No. 2. The enthusiastic friends who had cheered the plan and promised support had failed Root. The grunterns' brigade grew bold and predicted failure. Those who had been permitted to glimpse the vision he had of a great fraternity gazed on him with pitying eyes of superior beings whose judgment had prevented them from falling victims to his chimera. It is true Doctor Haller had redeemed his promise, but he stood alone among the friends upon whom he relied enthusiastically to promote his Society.

Then it was that he took one of the two fieldworkers of the V. A. S. society, of which he was Chief Rector, and transferred him to the Modern Woodmen of America, thus further crippling the former to bolster up the latter. Ogden Henderson therefore became the first Deputy of Modern Woodmen of America. He came in May, 1883, but was unable to get a sufficient number of Camps organized to warrant the holding of the regular session of the Head Camp on the second Wednesday in that month, as provided by the Fundamental Laws adopted at the provisional Head Camp. Daniel S. Maltby, one of the organizers of V. A. S., was also ready to come at the request of Root and thus deprive that society of the only other fieldworker.

Compensation of Field Men. One thing was definitely fixed in the mind of the Head Consul: The Society would not move forward with any degree of rapidity without solicitors. But the treasury was without funds, the expenses of promotion were certain and the purse of the founder was the only recourse. The \$1 Per Capita authorized by the provisional Head Camp brought a pitiful sum. The problem of compensating the field force must be solved, if men were to sacrifice their time building the membership. The situation was finally met by giving the solicitor the membership fee of \$5 on the first ten members, less \$10 for the supplies for the new Camp. In addition, the Deputy was permitted to write members independent of a Camp.

These were obligated by the Deputy as they were written, were later examined at their convenience and the certificate mailed them from the Head Office. They were carried on the rolls as members of an independent Camp.

Second Head Camp Session Postponed. When it was apparent that the number of Camps would be too small to make any showing in a Head Camp, the Head Consul determined to postpone the date of the regular session. Therefore, on the second Wednesday in May, 1883, Root and Head Clerk Hilton crossed the Mississippi river to Fulton and formally met and adjourned the Head Camp session to June 28 following. Henderson came and was sent to Mt. Carroll. I. N. Manville was also commissioned by Root and sent to Sterling. He was able to get Tampico, Illinois, under way immediately and this became Camp No. 9. Polo and Sterling Camps were also ready when the Head Camp met.

The Year's Work. After a year's work, from the writing of the Ritual, the Head Consul was confronted with a fraternity of not to exceed one hundred and fifty members. It was a different result from that which he anticipated. The thousands whom he saw in his mind, waiting the advent of the new idea in fraternities, did not materialize. The treasure box was empty and the expenses were increasing. Truly it took an optimist to see success under the conditions which confronted him when he dropped the gavel on the first regular session of the Head Camp.

CHAPTER IV

FIRST Regular Head Camp Session. The pretentious claims of the prospectus that the thousands of Modern Woodmen would doubtless hold their Head Camp session at Chicago were woefully negated when nineteen men in all gathered at Fulton, Illinois, June 28, 1883, to hold the first regular session of the Head Camp. Fifteen of these were present at the opening. Head Consul Root appointed Dr. J. Haller of Lanark, A. M. Green of Mt. Carroll, and C. R. Aldrick of Tampico, as Committee on Credentials. They reported the following named as entitled to seats in the body:

Pioneer Camp No. 1, Lyons, Ia.—Ed. Balle, C. D. Scott, H. Frazier, and Dr. L. H. Kniskern.

Forest Camp No. 2, Fulton, Ill.—W. J. Carlyle, Dr. H. M. Kennedy, Le Roy Baker, and T. L. Taggart.

Ivanhoe Camp No. 7, Lanark, Ill.—Dr. J. Haller, B. F. Miller (not present), and E. D. Leland.

Excelsior Camp No. 8, Mt. Carroll, Ill.—L. Lepman, A. M. Green, and C. C. Farmer.

Tampico Camp No. 9, Tampico, Ill.—C. R. Aldrick, G. B. Jackson, and E. E. Wheelock (not present).

The Camps at Polo and Sterling, numbered 10 and 12, respectively, were later represented, but the delegates did not arrive in time for the report of the Committee on Credentials. The Head Officers, Head Consul Root, Head Clerk Hilton, and Head Banker Blaine, were all present.

The Head Consul made the opening address. If he felt a disappointment at the slowness with which the public accepted the Society

he did not allow it to appear in his utterance. Instead he spoke enthusiastically of what he termed the "miraculous growth of Modern Woodmen of America from nothing to a representative organization, composed of the best citizens of the communities in which it had been established." Although the Ritual and laws had been prepared by him, he said, he believed they should be carefully examined and such changes or additions made as the Head Camp deemed wise. He also suggested the appointment of various committees to facilitate the work of the Head Camp.

Doctor Haller of Lanark, commented on the difficulties experienced in the organization of the Camp in his city, but expressed confidence in its future. He reported thirty members.

T. L. Taggart of Fulton, gave an account of the struggle in planting the Modern Woodmen in that city, but pointed with pride to thirty-five members now in the Camp, drawn from the best business men of the town. He submitted for consideration the feasibility of a law providing for sick benefits.

C. C. Farmer of Mt. Carroll, praised the Ritual, declaring that the more he saw of it in actual exemplification the more he liked it. The Fundamental Laws as drawn by the Head Consul met his approval. He thought they should be placed in the hands of a committee to be considered until the meeting of the Head Camp in 1884. In the meantime he believed they would be sufficient to work under. On the question of jurisdiction he believed the Society should confine itself to the northern states.

Doctor Bryning of Fulton, who held a commission from Mr. Root as Deputy Head Consul, favored the postponement of a sick benefit provision until the Society had been in existence longer, as it would necessarily add to the initial cost as well as the continuing expense. He felt it might therefore tend to keep out more members than the provision would attract. The Doctor believed the Modern Woodmen was designed to protect the widow and orphan and should direct its efforts to this single purpose.

E. D. Leland of Lanark, said he was satisfied that the Ritual, if properly worked, would be most attractive and impressive. Relative to sick benefits, this matter had already had the attention of the Lanark Neighbors. They had a by-law by which each Neighbor paid 10 cents a week during the illness of a Neighbor and the amount thus raised was paid to him.

The Jurisdiction. On motion of Neighbor Leland the jurisdiction of the Society was declared to be Iowa, Wisconsin, Minnesota, Nebraska, and that portion of Illinois lying north of a line drawn through Centralia. If, however, "any Camps are now organized in the territory outside that designated they shall be continued in the jurisdiction."

Head Camp Representation. Neighbors Taggart, Leland, and Balle were constituted a committee on representation of local Camps in the Head Camp. On their report it was fixed at one for the first twenty-five members or less, and one for each additional twenty-five or major fraction thereof.

Election of Head Officers. The election of Head Officers resulted as follows:

Head Consul—J. C. Root, Lyons, Ia.
Head Adviser—E. D. Leland, Lanark, Ill.
Head Banker—A. M. Green, Mt. Carroll, Ill.
Head Clerk—A. Hilton, Lyons, Ia.
Head Escort—G. B. Jackson, Tampico, Ill.
Head Physician—H. M. Kennedy, Fulton, Ill.
Head Watchman—H. Frazier, Lyons, Ia.
Head Sentry—G. Guernsey, Erie, Ill.
Head Managers—C. C. Farmer, Mt. Carroll, Ill.; S. H. Zimmerman, Polo, Ill., and J. J. Ward, Sterling, Ill.

The Head Consul appointed the following committees:

Finance—L. G. Blaine, Lyons, Ia.; J. Haller, Lanark, Ill., and L. Lepman, Mt. Carroll, Ill.

Appeals and Grievances—W. J. Carlyle, Fulton, Ill.; C. R. Aldrick, Tampico, Ill., and Dr. L. H. Kniskern, Lyons, Ia.

Returns—J. Haller, Lanark, Ill.; A. M. Green, Mt. Carroll, Ill., and Ed Balle, Lyons, Ia.

Mileage and Per Diem—P. J. Bennett, Lyons, Ia.; H. M. Bassett, Blairstown, Ia., and N. Owen, Geneva, Ill.

Credentials—J. Haller, Lanark, Ill.; A. M. Green, Mt. Carroll, Ill., and C. R. Aldrick, Tampico, Ill.

It will be noted that a number of the men appointed were credited to towns in which there was no Camp. These were "independent members," heretofore referred to.

Blaine Retires. The election discloses the retirement of L. G. Blaine as the only one of the Head Officers to be displaced, he being supplanted as Head Banker by A. M. Green of Mt. Carroll, Illinois. It is true the Head Consul made him chairman of the Finance committee, but the strength of the Society was to be found first in Illinois, and it must be rewarded with a principal office. Blaine was a good soldier and his loyalty to Root then was answered by a never changing loyalty to him on the part of his principal.

Green, Head Banker. A. M. Green was then nearly 35 years of age and a druggist at Mt. Carroll. His assistance to Deputy Henderson in the organizing of a Camp in his town, given so promptly and effectively, resulting in a Camp of exceptional personnel, entitled him to the gratitude of the Head Consul. In the conference of the leaders—Root, Blaine, Hilton, Henderson, Haller, Kennedy, Green, Taggart, and a few others—the list of nominees for the several Head Offices was made up. It was at this conference that Blaine was told that Root believed it best for him to yield the office of Head Banker. Henderson's influence can be seen here in the choice of officers, three of the most important positions going to the Mt. Carroll Camp which he had organized.

Leland, Head Adviser. At that time the Head Adviser was understood to be the successor of the Head Consul in case of vacancy in that office, although it was not expressly provided in the Fundamental Laws. He, however, by virtue of his office, was a member of the Executive committee, which had charge of the Society's affairs in the interim between Head Camp sessions. Doctor Haller's ready assistance to the Head Consul in organizing the Camp at Lanark gave him a prestige with Root, second to that of none other. It was he who,



E. D. LELAND
Head Adviser



S. H. ZIMMERMAN
Head Manager



A. HILTON
Head Clerk



C. C. FARMER
Head Manager



J. J. WARD
Head Manager

HEAD OFFICERS ELECTED IN 1883



DR. H. M. KENNEDY
Head Physician



G. B. JACKSON
Head Escort



A. M. GREEN
Head Banker



G. W. GUERNSEY
Head Sentry



H. FRAZIER
Head Watchman

HEAD OFFICERS ELECTED IN 1883

declining recognition for himself, proposed Professor Leland for Head Adviser. The excellence of the choice was apparent from the beginning, for a more capable, refined, and diplomatic counselor could not have been chosen.

E. D. Leland was known all over the middle west as a conductor of musical conventions and had an enviable reputation as a teacher of vocal music. He had also made an enviable name for himself as an eloquent advocate in the cause of temperance. The addition of his personality to the official family was truly a distinct benefit. It gave to Root a valuable platform assistant in the promotion of the Society, of whose services he was quick to avail himself. It can not be discovered that Mr. Leland ever received a college degree, but the title "professor" was given him by common consent and clung to him throughout his life.

The Opening Ode. Immediately after his selection as Head Adviser he wrote the words of the Opening Ode, "Again with Welcome Greeting," and adapted them to the old tune of "Webb." His influence is one of the most lasting of the original Head Officers. His integrity was never called into question and when the storms in the Society came later he stood out clean and untouched by a breath of rebuke for any act.

Doctor Kennedy, First Head Physician. Up to the time of this meeting the work of examining candidates as to physical qualifications had been done by local physicians, and without further professional review they were chosen or rejected by the Head Consul. If the Society were to grow to the dimensions hoped for by Root and the other members of the Head Camp, it seemed to be the part of wisdom to create the office of Head Physician. Therefore this position was provided for in the Fundamental Laws prepared by the Head Consul and the place went to Doctor Kennedy of Fulton, who performed the service without compensation the first term.

Ladies' Circle and Tontine Plan Rejected. This first Head Camp seemed unwilling to go all the way with the Head Consul in his dream. The Ladies' Circle as a coördinate branch of the Modern Woodmen and the tontine savings plan were both rejected, to the great disappointment of Root. The idea of an organization in which both men and women were protected had not then found favor, the contention being that the hazard carried on the female sex was too great for a coöperative association. The arguments against the tontine plan have not survived. Mr. Root never quite abandoned his belief in either, and the ladies' auxiliary was brought up again and again at succeeding Head Camps, but never with successful result.

Executive Committee Created. After the adoption of the Fundamental Laws the most important action of this body was the creation of an Executive committee, consisting of the Head Consul, Head Adviser, Head Clerk, Head Banker, and Head Finance committee. This committee was given full power to act in the place and stead of the Head Camp in carrying out all objects of the Society, should circumstances of an urgent character require action beyond the power vested in the officers.

Per Capita. The Head Consul asked for a Per Capita tax of \$2, but the Head Camp refused to levy more than \$1, another source of

regret to the founder, as he saw the urgent need of more money if the Society was to be promoted successfully and rapidly. The precedent thus established was followed for years and remained the problem of the officers in the attempt to adequately meet the field expense.

Funeral Ceremony. The Head Camp authorized the Head Consul to prepare a funeral ceremony. He had anticipated this action and the service was practically finished at that time. It remains as a part of the present Ritual and is acknowledged most beautiful in sentiment and language. The ceremony was used for the first time on July 1, 1883, at the funeral of John Ott, in the cemetery at Lyons, Iowa. He was not a member of the Modern Woodmen, but belonged to a society which did not have a funeral ceremony. Mr. Root read from the manuscript the Ritual he had prepared for his own Society, changing the name as he read to that of the other organization.

After the first Head Camp adjourned on the afternoon of the 29th of June, the Head Consul took the delegates to a performance of the opera "Iolanthe" at Clinton, Iowa, in the evening.

The two principal objects of the Head Camp had been accomplished in perfect accord: The election of officers and the adoption of a code of laws. The Head Consul, officers, and delegates turned their faces hopefully to the future.

CHAPTER V

THE Fundamental Laws. The Fundamental Laws prepared by Head Consul Root were modeled on those of the V. A. S. society. That they were taken almost verbatim therefrom is indicated by the fact that in describing the Head Officers he made the mistake of calling the Head Clerk the "Head Scribe," Chief Scribe being the name by which the secretary of that organization was known. These first laws are those which received the amendment by the first Head Camp by which the Ladies' Circle and the tontine plan were refused sanction. The laws relative to these branches of the business will be referred to nevertheless as a part of the history.

The articles of the law were designated as "divisions" and the subdivisions thereof were lettered instead of numbered. In Division A it is provided that the principal office shall be at the office of the Head Clerk. The territory was fixed as the United States north of the Mason and Dixon line, and the British possessions.

The objects of the fraternity were declared to be: "To promote true neighborly regard and fraternal love; to bestow substantial benefits upon the widows, children, heirs, and devisees of deceased members; to care for such savings as the members may intrust to the custody of the Head Camp, and to return the same with all accumulations to the depositors at the expiration of certain established periods."

State Camps Intended. It is evident that the intention of Root was the establishment of State Camps with a full set of officers, to have supervision over the Camps in the state and through which the work of the Society might be promoted.

But his Fundamental Laws does not sufficiently distinguish the functions of the State Camps and officers to make clear the powers of the State Camps over the subordinate bodies. It seems apparent, however, that he expected the State Camps and state officers to be

active and continuous aids in the field. In one place he provides that the Head Consul may delegate his authority for the appointment of Deputy Head Consuls to the State Consul. The meagerness of the membership made State Camps out of the question and direct representation of the individual Camp in the Head Camp prevailed until the Head Camp, held in Omaha, Nebraska, in November, 1892.

These State Camps were given power to levy assessments on the membership in the state for the purpose of paying the expenses of the State Camps, which included the compensation of the delegates from the Camps to the State Camps. This, too, was found impracticable and, so far as the law was concerned, no State Camp was ever afterwards authorized to levy assessments. When finally established, the expenses of the delegates to the "state convention" were paid out of the General fund of the Head Camp.

Age Requirement. Under these Fundamental Laws, persons to be members "must be over 17 and under 65 years of age, of sound bodily health and mind, of exemplary habits, good moral character, and competent to gain a reputable livelihood.

The First Rates. The rates per \$1000 were fixed as follows:

Age	Rate	Age	Rate	Age	Rate
18-19	\$.20	46	\$.55	56	\$1.00
20-22	.25	47	.60	57	1.10
22-24	.30	48	.65	58	1.15
24-26	.40	49	.65	59	1.25
26-28	.45	50	.70	60	1.40
28-30	.45	51	.75	61	1.50
30-32	.50	52	.80	62	1.75
32-34	.50	53	.85	63	2.00
34-36	.55	54	.90	64	2.25
36-38	.55	55	.95	65	2.50

Certificates were issued in amounts not exceeding \$2000, "being in no instance to exceed the sum realized from one assessment." If a Neighbor should be suspended longer than three months he was reinstated on certificate of good health and rated at his attained age.

The beneficiaries were rather loosely designated as the widows, children, heirs, or devisees.

The Proposed Tontine Fund. The provision in the law for the "tontine fund" is interesting only as a matter of history, as the plan was rejected. The tontine shares were \$5 each, payable each year before March 1, for ten years. The member could take as many shares as he desired. If he failed in a payment all his moneys went into the fund for the benefit of those who persisted. At the end of each ten-year period the sum accumulated was divided among the members remaining. In the meantime the Head Officers were required to invest the tontine fund in registered bonds or interest-bearing real estate mortgages, worth at least three times the sum loaned, and title without flaw.

These first laws were certified by the Head Consul as having been approved by him February 10, 1883. While the assertion is made that they were largely copied from the V. A. S. society laws, it is also probable that they represented these laws as codified by Root while Chief Rector of that society.

CHAPTER VI

DISCOURAGING Obstacles. With the first regular session of the Head Camp over, Root faced the future under discouraging conditions. He had figured on a \$2 Per Capita tax; the Head Camp had fixed it at \$1. He believed the growth would be double with the Ladies' Circles added; this project was rejected. He looked for help to the finances from the tontine plan; the legislative body would not sanction it. He expected a \$50 charter fee for each Camp organized. This money had to be given to the Deputy for organizing and only the profit on the supplies furnished could result. The independent members paid \$3 in all, including the Per Capita tax, to the General fund, but these were not many. Taking it all in all there was less than \$500 in sight to pay promotion expenses and other charges.

The vision of the spontaneous welcome to the new fraternity gave way to a dogged, persistent fight for its life with the State of Illinois the only territory giving any encouragement. Not even the city of Clinton, adjoining Lyons, Iowa, had furnished any members except L. P. Allen, William Coles, his bookbinder, and Jabez Pierce, his printer. Coles became a member of Pioneer Camp, with certificate 524, but Pierce continued no longer than the time necessary to print the first Ritual. Allen, however, remained in the Society, holding his certificate in the handwriting of Root, which he later surrendered for a printed document, numbered subsequent to those of the members of the first Camps organized. Henderson was given membership in the independent Camp, as also was Deputy Maltby later.

Henderson Hailed As Savior of Society. Root hails Henderson as the hero who stepped into the breach and by his efforts in the field brought the Society to life when struggling for breath, declaring that from this time "the history of Deputy Henderson is the history of the order." He says further that Henderson had promised his support in the enterprise before the Ritual or laws were written or the proposed Society named. This Deputy was born in Zanesville, Ohio, graduated from the college at Marietta, that state, later attended a denominational school at Auburn, New York, studied and practiced law, finally going west into Iowa. While following his profession there he came into contact with S. W. and Daniel S. Maltby, who, in 1879, had organized the V. A. S. society. He engaged in field work for that society and was thus employed when Root became Chief Rector, by whom he was recommissioned. He agreed to leave the V. A. S. and go with Root at any time the latter was ready for his services in the projected society.

Reviewing the situation at this particular time the Head Consul said: "We have commissioned several Deputies that we expected to do great things, but have only met humiliating disappointment. Deputy Head Consul Myers visited several towns without success. Deputy Manville organized Sterling and Tampico, and did some work at Erie and Prophetstown, but more profitable employment being offered him and his health being in a precarious condition, he abandoned the work. Deputy Maywood was expected to organize western Iowa and introduce the Woodmen into Nebraska and Dakota, but has failed to make his promises good up to this time."

First Incorporation. In October, 1883, Mr. Root became impressed with the thought that the Society should be incorporated under the co-operative law then in existence in Illinois. He forwarded the articles of association and list of members to the Auditor of Public Accounts at Springfield and requested a copy of the certificate for the recorder's office of Whiteside county, Illinois, at Morrison. While this proceeding was under discussion between himself and the auditor's office, he further examined the law and determined to regularly incorporate the Society. He accordingly prepared the articles and they were filed with Charles P. Swigert, the State Auditor of Illinois, February 14, 1884. The incorporators were J. C. Root and Lewis G. Blaine of Lyons, Iowa, and by H. M. Kennedy, T. L. Taggart, and P. J. Bennett of Fulton, Illinois. The charter was issued on May 5, 1884, by Henry D. Dement, Secretary of State.

The purpose of the corporation is thus stated:

The object for which this corporation is formed is for the purpose of furnishing life indemnity or pecuniary benefits to the widows, heirs, or relatives by consanguinity or affinity, devisees, or legatees of deceased members thereof. Its members shall not receive any moneys for profits, it being a purely secret society.

Other provisions recited that the money for the payment of losses must be derived from assessments on surviving members; that the money for expenses must be raised by Per Capita tax; and that no one should be received into the Society under 17 years of age or over 60.

This was a wide departure from the original conception of a simple fraternity with specific benefits, as outlined in the mind of the Head Consul. In his survey of results thus far obtained he discovered that a definite program of life indemnity could not be satisfactorily promoted and the rights of the members protected without a chartered body behind it. He had believed that a common law trusteeship would be sufficient to meet any situation which might arise. The continual pounding of adverse fraternal societies and insurance companies against the field men helped him to determine to incorporate and submit to the laws and supervision of the State of Illinois for the protection which a charter would give the Society.

During the time he was thus establishing the corporate existence of Modern Woodmen of America, he and the field men were not neglecting development. It was not until the winter following the first Head Camp, however, that any considerable progress was made. The largest Camp at this time was Forest, No. 2, at Fulton, which boasted thirty-five members. Nothing could better serve as an illustration of the slowness of the movement than this statement, nor indicate with greater certainty the discouragements which faced the man with a vision. His own town had not responded to his enthusiasm, for Pioneer Camp had increased only fourteen members.

Perhaps the prevalence of mushroom organizations on every hand may have had some influence on the slow development of this new candidate for recognition. Especially was Iowa surfeited with small societies like the V. A. S., whose maximum membership never exceeded three thousand. Root's connection with this society was well known. He had helped to organize the Iowa Legion of Honor at Cedar Rapids in 1879 and was for two years its grand treasurer. He had been on the platform for the Ancient Order of United Workmen, which

was then on the wane in the state, with its membership divided on policies of procedure. His tremendous energy had swung him from one activity to another until it took an enthusiast or a simple, loyal friend to follow him. It is characteristic of the enthusiast that he has his own pet hobby to boost. Therefore the organizer of Modern Woodmen of America had to depend on the simple, loyal friends like Blaine, Taggart, and Haller, until he could put the paid solicitor to work.

Therefore, until Henderson came, his progress was most unsatisfactory. Root's name alone would not build the Society even among his friends. His conclusion to send for Maltby, the organizer of and now the only solicitor of the society of which the Head Consul of Modern Woodmen of America was Chief Rector, was the final punishment of the V. A. S. for rejecting Root's plan for enlargement of its field of action. Mr. Root says that Maltby had accomplished all he could for the V. A. S. in the limited territory, and that there were no more places in Iowa in which local lodges could be put. It is also apparent that these local lodges would not permit a solicitor to work for them and receive compensation therefor, the rock on which more fraternal beneficiary societies have split than any other influence preventing growth.

Deputy Maltby Comes to Help. So Maltby came to the Modern Woodmen of America. His name was added to the independent Camp list, and he became the associate of Henderson, the former becoming Senior Deputy and he Junior Deputy. Root promised to finance him out of his own funds to the extent of sufficient amount to take care of his family until his earnings met his needs. A contract was entered into with Henderson and Maltby, whereby they were to receive 10 per cent of the General fund receipts for a period of five years. It is interesting at this point to note that this contract was renewed at the end of that period for the payment to them of 5 per cent, instead of 10, which resulted in litigation succeeding the Head Camp in 1890.

It would seem that Root alone appreciated the sacrifices made and the privations experienced by the fieldworkers and realized their value. Some of the members even then looked upon them as unnecessary and begrudged them their compensation, meager as it was. A just appreciation of the difficulties experienced in the early days, when the Deputy's compensation consisted of the charter fee of \$50, or the \$5 adoption fee on ten members, may serve to demonstrate to present field men the consideration extended to them as factors in the Society's growth.

Evolution of Deputy System. The evolution of the Deputy system is an interesting study in itself. The problem has been better solved by Modern Woodmen of America than by any other coöperative institution. It will be given due consideration in later pages. Henderson and Maltby, by their devotion and sacrifice, did more of the actual building of the Society, in those days of difficult struggle, than they were ever given credit for. Henderson made it possible for the first regular session to have a respectable showing of delegates, and the two of them, with some minor assistance, spread the fingers of Modern Woodmen of America into many communities prior to the second regular session. Not always did a Camp immediately result from their visitation to a town, but they left an impress which was not

without its effect on the future. The missionary work done by them wrought a later fruitage, but the immediate return in money did not cover their needs. Root says that two more seedy individuals never came to a general body to report than the Senior and Junior Deputies presented at the second session of the Head Camp. He further says that "the obstacles in their way were oftentimes of the most discouraging character, and required a constant stream of letters from headquarters to keep them braced up, not to mention advances of money from time to time to enable them to retreat gracefully from defeat that was occasionally experienced in a town."

Up to the winter of 1883-1884 one Camp had been organized in Iowa outside of Lyons, that at Davenport, numbered 27. Clinton, No. 31, followed. Then came Ebony Camp No. 35 of Princeton, and Live Oak Camp No. 36 of Le Claire. The greatest growth seemed possible in Illinois and to that state the maximum effort was directed.

Notwithstanding the obstacles to be overcome and the lethargic awakening of the people to the value of the new Society, the Head Consul, always optimistic, began to see a rift in the clouds as the time for the second regular session approached. Though the treasury was empty no death had occurred and no mortuary assessment had been levied. In this particular, at least, the Society was fortunate. Whatever the disappointment or chagrin he may have felt, nothing appeared in his manner when he called the second regular session of the Head Camp to order.

CHAPTER VII

SECOND Regular Head Camp. The second regular session of the Head Camp was opened in full form on May 14, 1884, at Fulton, Illinois, with Head Consul J. C. Root in the chair.

Delegates. The report of the Committee on Credentials showed the following named delegates present:

Camp No. 1, Lyons, Ia.—C. D. Scott, R. J. Dill, H. Frazier.

Camp No. 2, Fulton, Ill.—L. Barber, J. M. Fay, A. M. Hansen, G. T. Perry.

Camp No. 7, Lanark, Ill.—E. D. Leland, C. Cross, F. B. Boyle.

Camp No. 9, Tampico, Ill.—S. Adams, James Oleson.

Camp No. 10, Polo, Ill.—L. Griffin, W. M. Trotter.

Camp No. 11, Thomson, Ill.—W. D. Cone, G. L. Manning.

Camp No. 13, Morrison, Ill.—Charles E. Sperry, L. C. Brown.

Camp No. 14, Erie, Ill.—Dr. H. K. Wells, S. S. Hubbart.

Camp No. 17, Ohio, Ill.—V. H. Brown, Z. S. Mills.

Camp No. 18, Earlville, Ill.—J. C. McDonough.

Camp No. 30, Hampton, Ill.—W. A. Wood, J. H. Howard.

Camp No. 31, Clinton, Ia.—J. S. Lowell, A. S. Cannon, S. T. Toll.

Camp No. 32, Albany, Ill.—Col. E. P. Ege, W. G. Blocker, G. H.

Colby.

Camp No. 33, Cordova, Ill.—W. R. Freck, S. J. Whitford, C. A. Phillips, George P. Drennen.

Camp No. 34, Port Byron, Ill.—W. D. Putland, George Larne, F. H. Longfellow.

Camp No. 35, Princeton, Ia.—J. W. Suiter, C. A. McCarn.

Camp No. 36, Le Claire, Ia.—J. H. Davenport.

Camp No. 38, Moline, Ill.—Dr. P. L. McKinnie, L. E. Fish, W. C. Thede (alternate for C. A. Guy).

(E. Northey was sent from the Camp at Shannon, Illinois, in process of organization. He was admitted.)

Head Consul's Address. A large part of the Head Consul's address was devoted to the consideration of rates and his conclusion as to what was a scientific rate of insurance at the various ages, with \$3 added for local dues and Per Capita tax, will be of interest:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
25	\$8.14	34	\$10.00	43	\$12.73	52	\$17.50
26	8.33	35	10.29	44	12.96	53	18.00
27	8.53	36	10.48	45	13.46	54	18.67
28	8.75	37	10.77	46	14.00	55	19.44
29	8.97	38	10.97	47	14.58	56	20.29
30	9.09	39	11.29	48	14.96	57	21.21
31	9.31	40	11.67	49	15.49	58	21.88
32	9.46	41	12.07	50	15.91	59	23.33
33	9.42	42	12.35	51	16.66	60	25.00

He believed the Modern Woodmen of America could make a much more favorable showing than this table by careful selection of risks and confining its membership to the healthiest states.

Ladies Branch Again Rejected. Almost the first matter considered by the Head Camp was the question of admitting women to the Society. On a motion to instruct the Committee on Laws to report out a provision embodying this policy, the discussion was sharp and earnest. The Head Consul was unquestionably in favor of it, but the proposition was defeated. Later in the session, Neighbors Critchfield of Fulton, and Zimmerman of Polo, submitted a resolution admitting as members the wives of members and the widows of deceased members. The discussion was renewed and it was apparent the Head Consul very much desired its adoption. Critchfield and Zimmerman were his close friends and allies in the work of the Society. They argued at length for the policy, but again the Head Camp was obdurate and finally laid the resolution on the table. Thus was ended the attempt to give women a place in Modern Woodmen of America at this session of the Head Camp. The persistence of the Head Consul on this subject, however, did not end there. He was so thoroughly convinced of the value of the movement to the fraternity that he never completely ceased his efforts to have some recognition of the women as a part of the fraternity. He seems, however, to have abandoned the savings department feature with its defeat at the first regular session.

Head Officers Elected. The election of officers resulted as follows:

Head Consul—J. C. Root, Lyons, Ia.

Head Adviser—E. D. Leland, Lanark, Ill.

Head Clerk—Dr. H. M. Kennedy, Fulton, Ill.

Head Banker—A. M. Green, Mt. Carroll, Ill.

Head Escort—L. C. Brown, Morrison, Ill.

Head Physician—Dr. P. L. McKinnie, Moline, Ill.

Head Watchman—S. T. Toll, Clinton, Ia.

Head Sentry—R. J. Dill, Lyons, Ia.

***Head Managers**—S. H. Zimmerman, Polo, Ill.; C. C. Farmer, Mt. Carroll, Ill., and J. J. Ward, Sterling, Ill.

Committees. The Head Consul appointed the standing committees as follows:

Credentials—C. A. Phillips, Cordova, Ill.; C. E. Sperry, Morrison, Ill.; H. Frazier, Lyons, Ia.

Mileage and Per Diem—S. B. Adams, Tampico, Ill.; Z. S. Mills, Ohio, Ill.; C. D. Scott, Lyons, Ia.

Miscellaneous Business—E. Northey, Shannon, Ill.; C. A. McCarn, Princeton, Ia.; J. D. Parish, Prophetstown, Ill.

Finance—L. G. Blaine, Lyons, Ia.; L. E. Fish, Moline, Ill.; J. H. Davenport, Le Claire, Ia.

Ritual and Laws—W. D. Putland, Port Byron, Ill.; W. J. Carlyle, Fulton, Ill. (declined to serve); H. K. Wells, Erie, Ill.

Appeals and Grievances—E. P. Ege, Albany, Ill.; J. S. Lowell, Clinton, Ia.; J. Haller, Lanark, Ill.

Books, Blanks, and Forms—L. Lepman, Lanark, Ill.; W. D. M. Cone, Thomson, Ill.; S. J. Whitford, Cordova, Ill.

Returns—William Trotter, Polo, Ill.; J. H. Howard, Hampton, Ill.; J. C. McDonough, Earlville, Ill.

Board of Directors Created. The laws of the State of Illinois, under which the Society was then operating as an incorporated body, required eleven Directors to be elected by the representatives of the membership. The Head Camp therefore proceeded to elect all the Head Officers as Directors under the statute. This board met immediately and elected the officers in accordance with the Head Camp election: President, J. C. Root; Vice-president, E. D. Leland; Secretary, H. M. Kennedy; Treasurer, A. M. Green. On motion these officers were directed by the Board of Directors to act in accordance with the prescribed Fundamental Laws of the Society and report their acts to the Board of Directors. Under the understanding of the Illinois statute as interpreted by the State Auditor, this was a complete compliance by Modern Woodmen of America with the laws and from this time on the Society functioned under the charter.

Amendments to the Laws. At this session there were various amendments to the laws, one of which indicated the interest of the Head Consul in the two field men who had been brought by him to the work of building Woodcraft. The Senior and Junior Deputy Head Consuls (one of each) were made members of the Head Camp. This gave O. H. Henderson and D. S. Maltby, who occupied these respective positions, seats and votes in the body and compensation the same as delegates.

Other amendments of interest were the following:

Changing the time of meeting of the Head Camp from May to February.

Making the number of Camps necessary to join in calling a special meeting of the Head Camp one-third of the total number of Camps, instead of ten.

*The Fundamental Laws adopted at the first regular session provided that the terms of the Managers should be one, two, and three years, to be determined by lot. Lots were drawn by the Managers. Zimmerman drew the long term; Farmer the two-year term, and Ward the one-year term, which made his term expire at this Head Camp. He was reelected.

Permitting local Camps to elect an assistant Clerk if desired.

Limiting the standing committees to two: Finance and Appeals and Grievances. All other committees to be appointed at the session of the Head Camp.

Providing that vacancies in offices of local Camps be filled by election instead of appointment of Consul.

A quorum of the Head Camp was changed from "nine officers and delegates" to "a majority of officers and delegates."

First Temperance Legislation. The first reference to temperance in legislation is found in the amendments adopted. One required all applicants for admission to be of strictly temperate habits and the other prohibited the receiving into membership of a person engaged in the manufacture or sale of intoxicating liquors, and providing that if a member should engage in such business his Benefit certificate should be forfeited.

This legislation was the direct result of the bringing into the Society at Fulton of members of the Order of Good Templars, they being responsible for its introduction and the influence by which it was incorporated in the law. These same provisions in substance have been part of the Fundamental Laws from that time to the present.

Table of Rates. The most important change to be made was in the rate of assessment, established as follows:

Age	\$2000	\$1000	Age	\$2000	\$1000
18-20 .....	.60	.30	48	1.30	.65
20-24 .....	.70	.35	49	1.40	.70
24-28 .....	.80	.40	50	1.50	.75
*29-33 .....	.85	.45	51	1.63	.80
*34-37 .....	.85	.45	52	1.70	.85
*38-39 .....	.95	.50	53	1.80	.90
*40-41	1.00	.50	54	1.90	.95
*42-43	1.05	.55	55	2.00	1.00
*44-45	1.10	.55	56	2.20	1.10
*46	1.15	.55	57	2.40	1.20
*47	1.20	.60	58	2.50	1.25
			59	3.00	1.50

*The same as old table.

Persons 60 years of age (nearest birthday) were no longer eligible to membership. But the Committee on Laws and the Head Camp had not accepted the Head Consul's recommendation to limit the maximum age to 50 years or increase the rate on new members over that age at least 40 per cent.

Domination of Illinois. This Head Camp showed not only the domination of Illinois, but it must have demonstrated to the Head Consul the fact that however completely he may have thought out the kind of an organization he wished to create, he would be compelled all along the way to bend his actions to the judgment of a majority of the representatives. And the larger the Society grew the less would be his probable power to control the policy. He must have seen that the Illinois membership were not slow to perceive their advantage. He yielded gracefully to the will of the body, though not satisfied with its determination. As to the offices, Illinois was furnishing the membership and the principal positions followed across the river, with the single exception of his own as Head Consul. With



O. H. HENDERSON
Senior Deputy

OFFICE OF HEAD CONFERENCE
OF THE
HEAD CAMPS

MODERN WOODMEN OF AMERICA

FORBESBOROUGH

Illinois, Iowa, Minnesota, Dakota, Nebraska, Wisconsin and Colorado.

Lyon, Iowa, 1st May - 1882

To Whom it May Concern, We Come Greeting:

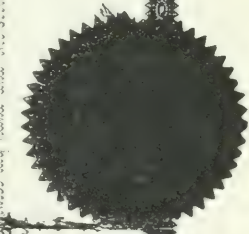
O. H. Henderson

This is to certify that our esteemed brother
being today visiting was well recommended to various commissions as a Senior

DEPUTY HEAD CONFERENCE

With power to select new members, officers, clerks and stewards for towns, villages, counties, districts, etc. and to select and commission the regular and term workers. Also to select and commission the regular and term workers. Also to select and commission the regular and term workers. Also to select and commission the regular and term workers.

The Commission shall expire on the 1st May.



Head Office

H. H. Kennedy
Head Clerk

May 1st 1882



D. S. MALTBY
Junior Deputy



MR. AND MRS. ABE MAYER, DAVENPORT, IOWA
First Member on Whom Death Claim Was Paid
and His Beneficiary

the incorporation of the Society in the trans-Mississippi territory he had voluntarily set its habitation there. He must abide by whatever resulted. He had done what seemed to him to be best to give Modern Woodmen of America a character and standing. His own state had furnished no great encouragement and support to him. There had been a welcome in Illinois. Mr. Root deliberately chose as the Society's home the state which held out its hand in friendliness.

Therefore this first Head Camp under the Illinois corporate charter saw the destiny of the Society linked firmly with that state and controlled by the membership therein contained. The wisdom of the move was apparent, for, while Iowa was slow in recognizing the movement, Illinois accepted and promoted Modern Woodmen of America. Mr. Root had sought to build a membership in his home state, but only three Camps outside of Lyons were in existence in Iowa. The field in Illinois was clearly preferable under the circumstances.

Hampering Financial Condition. The hampered financial condition under which the Society was operating is best evidenced by the fact that the total printing bill up to this Head Camp was about \$125. This did not include the Rituals, which were furnished by the Head Consul. Here again the Head Consul felt the touch of control, for it had been provided that these were to be purchased from the author "at a reasonable price." The Head Camp's action changed this to read that they were to be purchased "at cost."

Per Capita. The Per Capita tax was fixed at \$1 for the ensuing term, notwithstanding the repeated assertion of the Head Consul that more money was needed if the field work was to be pushed with vigor.

Basis of Representation. The basis of representation in the next Head Camp was placed at one delegate for the first fifty members or less, and two delegates to Camps of more than fifty members.

The election of officers disclosed a lively contest. Col. E. P. Ege of Albany, William Trotter of Polo, and W. D. Putland of Port Byron, opposed Professor Leland for Head Adviser. W. J. Carlyle of Fulton, G. P. Drennen of Cordova, D. S. Maltby of Des Moines, and Albert Hilton of Lyons, opposed Doctor Kennedy for Head Clerk, and five ballots were taken before a result was obtained. The most formidable opponent of the Doctor was W. J. Carlyle of his own town. It is significant that Carlyle afterwards declined a committee appointment given him by the Head Consul, and also that he was nominated at the next Head Camp for the same office against Doctor Kennedy, but his name was withdrawn before a ballot was taken, as it was apparently useless to attempt to defeat the Head Clerk for reelection. He was a charter member of the Fulton Camp, chairman of the Committee on Laws, and one of the incorporators of Modern Woodmen of America.

Cost of Head Camp. Provision was made that the various Camps should reimburse the delegates to the Head Camp and that the Head Officers and members of committees should receive \$2 per day and 10 cents a mile one way as compensation. The cost of the Head Camp to the Society was \$88.25. The session lasted one day.

CHAPTER VIII

DOCTOR McKINNIE. There came into the official family at this session of the Head Camp a new member who was destined later to become an important factor in the affairs of the Society. Dr. P. L. McKinnie of Moline, Illinois, who was chosen Head Physician. Mr. Root says of him:

"The Scotch tenacity of purpose or will are strongly marked in his nature; outspoken and independent, firm even under strong opposition."

Doctor McKinnie certainly possessed a positive personality, lightened by flashes of humor. He was unusually cultured and his literary ability was recognized as far beyond the ordinary. Both poetry and prose came from his facile pen. His administration of the office of Head Physician brought an intelligent review of the physical qualifications of applicants for membership and resulted in the raising of the standard of risks selected. In addition to this his eloquence was used to advantage on the platform in all parts of the jurisdiction to promote the Society.

Lorenzo E. Fish. From Moline also came Lorenzo E. Fish, who was made a member of the Head Finance committee, which still, however, was headed by Lewis Blaine of Lyons. This committee was the most important of the entire number, as it examined the claims against the Benefit fund and acted as a board of audit for expenditures from the General fund and in the checking of the transactions between the Head Clerk and Head Banker. Mr. Fish later displaced Blaine as chairman and was the dominating personality on the committee. He appears with some prominence in the later affairs of the Society. The then Head Consul declared that his investigation of claims prevented a number of frauds being perpetrated on Modern Woodmen: That in one instance a member placed his clothing in a boat to give the impression that he was drowned and "skipped to Canada," but was found through the vigilance of Neighbor Fish; in another case the member was reported killed by the Indians, but the insistence by the chairman of the Head Finance committee for proof persuaded the member to assert his living existence.

Conference on Field Work. These two men were immediately taken into the counsels of the Society and their judgment sought for the promotion of the membership. Immediately on the adjournment of the Head Camp, Mr. Root called the Head Finance committee, the Head Physician, and the Senior and Junior Deputy Head Consuls (Henderson and Maltby) into a conference on field work. The Head Consul outlined a program for aggressive pushing of a campaign for new members, which included the financial backing of the two chief Deputies. To this he required the assent of the Head Finance committee in advance, as their approval of the bills would be necessary. As it was apparent that the General fund would bear but little strain on the Per Capita tax contribution, it was evident that the new Camps organized must carry the greater part of the burden of the field work, including the compensation of the Head Physician. The Head Clerk's report shows that in the year 1884 the total receipts from the Per Capita tax were \$359.45.

The man who could solve the problem of paying a field force to promote a society, get his medical examinations made and supervision thereon exercised, and carry the other legitimate charges against a general fund, and have in sight only \$1 per capita on a small membership, must be reckoned a positive genius. Yet this is what Mr. Root did following the Head Camp of May 14, 1884. The adoption fee of \$5 required from every applicant and the stipulation that no Camp should be organized unless on payment of \$100 charter fee, which meant twenty members, provided a field fund, for out of this amount the Deputies were paid. They also paid the Head Physician 25 cents on each application. The Head Finance committee agreed to approve whatever advances of money were deemed by the Head Consul necessary to be made to Henderson and Maltby and to J. M. Stuart, another Deputy, who had been chosen by Mr. Root to assist.

As a result of this conference the Deputies started out with a determination to push the field work to the limit, backed by the Head Consul and assisted to the fullness of his ability by Doctor McKinnie. The end of the year 1884 saw 1272 members in the Society and a balance in the General fund of \$22.32.

The First Death. In this year of 1884 occurred the first, second, and third deaths in Modern Woodmen of America. The first to answer the summons to the Great Beyond was Neighbor Abraham Mayer of Davenport, whose death occurred July 14. He was a clerk in the Rothschild clothing store in that city. His application was secured by Deputy Maltby and endorsed by Dr. J. P. Crawford. The death proofs declare he died from "indiscretion in eating confectionery, ice cream, etc., on the Fourth of July, with the incident excitement and heat." An assessment call was immediately issued and a total of \$698.58 was paid to the widow, Mrs. Henrietta Mayer, the result of the first contribution by the Camps to the Benefit fund. This is the amount finally certified as paid under this assessment in the report of the Head Clerk, Doctor Kennedy, to the Head Camp at Sterling, October 12, 1886. His body rests in Pine Hill cemetery, Davenport.

The money realized from this assessment was transmitted to Mrs. Mayer as fast as received from the Camps, and the dilatory action of some of the Clerks accounts for the fact that the last contribution under the call was not received until more than eighteen months after it was issued. The certificate called for the "amount of one assessment, not to exceed \$1000."

Second Death. The second death was that of Cephas Hurless of Coleta, Whiteside county, Illinois, on November 14, 1884. The cause of death is given as "disease of the kidneys and inflammatory rheumatism; resulting as a complication of the latter affection was valvular disease of the heart." Mr. Hurless was a farmer and had resided more than thirty years in the county in which he died. Doctor Remage, who made the medical certification of death, declared "there had never been any heart complication in his case prior to this attack." His certificate was made payable to his estate, a beneficiary designation then permitted, but later prohibited by the laws of Illinois. The proceeds from this assessment, No. 2, were \$1219.36, which was paid to George W. Howe as administrator of the Hurless estate. The burial was in Hazel Green cemetery, in Geneseo township, Whiteside county, Illinois. The application is credited to Deputy Henderson.

Third Death. The third death came December 22, 1884, when W. H. Becker, a dealer in agricultural implements at Rockford, Illinois, succumbed to "acute rheumatism, complicated with metastasis of the brain." Deputy Maltby wrote him on recommendation of Dr. W. A. McDowell. The widow received \$1331.95. His grave is in the city cemetery at Rockford.

The death of Mayer and the prompt transmission to the widow of the moneys as they were received from the Camps on the assessment proved a decided stimulus to growth. It took the Society out of the class of mere fraternities into the domain of home protector as well. In every Camp the death was discussed and emphasized and the fidelity of the Society to the widow brought to public attention. The Head Consul was quick to take advantage of the situation and urged upon the Deputies and Camps the value of using the incident to show the necessity for protection. Mayer was a comparatively young man and the amount paid to his widow meant a great deal to her, inconsiderable as it might now appear to be.

Mr. Root began to see the Society gaining ground with a degree of rapidity that, in view of the discouragement to which he had been subjected, was gratifying. The lack of money to prosecute a vigorous campaign was a constant source of regret, for he saw how much could have been accomplished if the Head Camp would only consent to increase the per capita contribution. However, he philosophically submitted to the inevitable and used his exceptional ability as an organizer, backed by a tremendous enthusiasm, to work out a growth of Modern Woodmen of America, in spite of the financial handicap.

Seventy Camps. The excitement of the 1884 presidential campaign interfered seriously with field effort. The Head Consul said it was with extreme difficulty that he kept the Deputies from quitting with disgust and that those who remained faithful during the period did so at a pecuniary loss to themselves. However, the end of the year showed about seventy Camps on the roster. Most of these Camps were weak in numbers and poor in purse, \$2 being the prevailing charge for annual dues, of which amount \$1 was the Per Capita tax sent to the Head Clerk.

Personal Sacrifices. To help the Camps as much as possible in many instances, no Per Capita tax was collected for the fraction of the term in which the Camp was instituted. The supplies to the Camps were furnished free, which fact of itself kept the General fund of the Society drained. The more rapidly the subordinate bodies were organized the heavier the burden became, under the policy of leaving the fractional Per Capita tax with the new Camp. No Head Officer was receiving any salary and each of them was making personal sacrifices to make firm the establishment of the fraternity. And they never lost their spirit of determination. It took men with keen vision to see ultimate success amid the conditions which confronted them.

Back of this, however, were a few men in each of the Camps who caught the inspiration and were equally ready to make sacrifices. The men who were delegates to the 1884 Head Camp at Fulton, went home fired with zeal. Most of them were men picked by the Deputies as earnest and enthusiastic, and the fact that they attached themselves to the Society under the situation confronting it, showed conclusively that they shared the vision of the promoters.

These men in many instances advanced money out of their own pockets to assist the local Camp to get on its feet, thus proving their interest and their faith in the future of the organization. As Camps were added men of like character were discovered until the membership as a whole was permeated with confidence. A group history of these early Camps, intimate in its nature and containing the reminiscences of the men who builded them into strength, would disclose a romance of pioneering in the field of fraternal beneficiary societies as interesting as the tales of those who broke the way for civilization in the untracked forests.

CHAPTER IX

CONDITION at End of 1884. The end of the year 1884 found 1272 members in the Society. This of itself indicates the discouraging situation of the early days. Nearly two years had elapsed since the organization, with a tremendous amount of work on the part of the Head Consul and other officers and the Deputies. Yet the net result shown was meager indeed. The report of the Head Clerk gave seventy-six Camps in existence, of which eight were in Iowa, eight were in Wisconsin, and the remainder in Illinois. Their names and location will be of interest, and follow, the formal table containing but seventy of the seventy-six:

REPORT OF THE HEAD CLERK

No	Name of Camp	Location	1st Bene- fit Fund	2d Bene- fit Fund	Per Capita	Sup- plies	Certif. Fees	Total
1	Pioneer	Lyons, Ia.	\$ 47.15	\$ 46.10	\$ 17.45	\$ 4.00	\$ 1.00	\$ 115.70
2	Forest	Fulton, Ill.	53.95	54.65	23.00	4.00	1.00	141.60
7	Ivanhoe	Lanark, Ill.	40.38	39.40	21.50	4.00	...	105.28
8	Excelsior	Mt. Carroll, Ill.	28.25	27.90	15.00	4.50	...	75.65
9	Tampico	Tampico, Ill.	22.30	23.20	11.50	...	...	57.00
10	Polo	Polo, Ill.	9.50	9.50	6.00	...	...	25.00
11	Thomson	Thomson, Ill.	10.15	8.95	6.00	...	...	25.10
12	Sterling	Sterling, Ill.	20.10	20.50	9.50	4.00	...	54.10
13	Henderson	Morrison, Ill.	23.25	25.80	12.50	3.00	2.00	67.65
14	Rock River	Erie, Ill.	21.70	27.25	9.00	...	...	57.95
15	Walnut	Walnut, Ill.	7.45	7.45	8.00	...	...	22.90
16	Prophetstown	Prophetstown, Ill.	9.10	9.15	9.00	...	...	27.25
17	Bureau	Ohio, Ill.	11.35	10.45	6.50	...	...	28.30
18	Maple	Earlville, Ill.	13.00	11.50	6.50	...	...	31.00
25	Davis	Davis, Ill.	...	11.50	...	5.00	1.00	17.50
26	Independent	Fulton, Ill.	...	16.25	16.50	4.00	...	36.75
27	Cedar	Davenport, Ia.	31.15	31.50	18.00	...	...	80.65
28	Cambridge	Cambridge, Ill.	10.85	9.65	...	...	...	20.50
29	Rock Island	Rock Island, Ill.	17.70	23.20	8.50	...	...	49.40
30	Laurel	Hampton, Ill.	21.75	22.90	11.50	4.00	...	60.15
31	Robin Hood	Clinton, Ia.	32.45	34.25	16.00	...	...	82.70
32	Pilot	Albany, Ill.	36.85	41.65	25.00	3.50	1.00	108.00
33	Burr Oak	Cordova, Ill.	56.00	56.80	31.00	4.00	1.00	148.80
34	Sycamore	Port Byron, Ill.	24.30	25.20	14.00	4.50	2.00	70.00
35	Ebony	Princeton, Ia.	21.10	23.60	11.00	4.00	1.00	60.70
36	Live Oak	Le Claire, Ia.	19.25	17.10	11.00	4.00	...	51.35
37	Riven Oak	Shannon, Ill.	17.90	17.45	8.50	...	...	43.85
38	Moline	Moline, Ill.	29.10	31.90	16.00	...	...	77.00
39	Hickory	Low Moor, Ia.	11.60	9.55	6.00	...	...	27.15
40	Good Fellow	Geneseo, Ill.	29.05	30.95	...	3.00	...	60.00
41	Deer Park	La Salle, Ill.	18.75	17.05	...	3.00	...	38.80
42	Fountain	Colfax, Ia.	Not Liabie	10.15	...	...	...	10.15
43	Elm	Hillsdale, Ill.	" "	12.85	...	...	...	12.85
44	Willow	Rochelle, Ill.	" "	29.55	...	4.25	...	33.80
45	Grove City	Franklin Grove, Ill.	" "	19.50	...	...	...	19.50
46	Barb City	DeKalb, Ill.	" "	16.10	...	...	...	16.10
47	Sycamore	Sycamore, Ill.	" "	19.50	...	...	...	19.50
48	Ashton	Ashton, Ill.	" "	12.15	...	...	...	12.15
49	Forest City	Rockford, Ill.	" "	21.40	...	...	...	21.40
50	Eureka	Pecatonica, Ill.	" "	41.05	...	4.00	...	45.05
51	Rockford	Rockford, Ill.	" "	28.90	...	...	1.00	29.90
52	Boone	Belvidere, Ill.	" "	20.80	...	...	...	20.80
53	Elkhorn	Elkhorn, Wis.	" "	14.20	...	...	...	14.20
54	Aurora	Aurora, Ill.	" "	47.75	...	...	1.00	48.75
55	Pleasant Grove	Marengo, Ill.	" "	32.35	...	4.00	...	36.35
56	Dixon	Dixon, Ill.	" "	40.30	...	...	...	40.30
57	Delavan	Delavan, Wis.	" "	...	...	...	...	...
58	Good Will	Blackberry, Ill.	" "	5.10	...	...	...	5.10
59	White Oak	Winnebago, Ill.	" "	17.60	...	4.00	...	21.60
60	Silver Leaf	Elgin, Ill.	" "	13.25	...	...	...	13.25
61	Fox River	Dundee, Ill.	" "	12.80	...	...	...	12.80
62	Darien	Darien, Wis.	" "	10.85	...	...	...	10.85
63	Pebble	Nunda, Ill.	" "	13.45	...	...	...	13.45
64	Cherry	Freeport, Ill.	" "	32.00	...	...	...	32.00
65	Mendota	Mendota, Ill.	" "	Not Liabie	...	...	...	...
66	Lena	Lena, Ill.	" "	...	...	...	...	...
67	Milan	Milan, Ill.	" "	...	...	...	...	...
68	Darlington	Darlington, Wis.	" "	...	...	...	...	...
69	Durand	Durand, Ill.	" "	...	...	...	...	...
70	Mound City	Plattsville, Wis.	" "	...	...	...	...	...
71	Alexander	Brodhead, Wis.	" "	...	...	...	...	...
72	Homer	Lyndon, Ill.	" "	...	...	...	...	...
73	Rosewood	Galena, Ill.	" "	...	...	...	...	...
74	Greenwood	Dodgeville, Wis.	" "	...	...	...	...	...
75	Selman	Lancaster, Wis.	" "	...	...	...	...	...
76	LaFayette	Colts, Ill.	" "	...	...	...	...	...
77	Rockton	Rockton, Ill.	" "	...	...	...	...	...
78	Holly	Hanover, Ill.	" "	...	...	...	...	...
79	Forreston	Forreston, Ill.	" "	...	...	...	...	...
80	Satinwood	Bellevue, Ia.	" "	...	...	...	...	...
			\$ 696.53	\$ 1,213.90	\$ 359.45	\$ 75.75	\$ 12.00	\$ 2,357.63

H. M. KENNEDY, Head Clerk.

This shows a total receipt in money of \$2357.63, since the Society began operation. Certainly this could not be considered a large sum, especially when attention is directed to the fact that \$1910.43 of this amount was paid to the beneficiaries of deceased members. The Head Banker's report disclosed a balance in the General fund of \$22.32. The marvel, then, when the financial condition is considered, is that so much had been accomplished, rather than that so meager a showing was made.

Moline Head Camp. The third regular session of the Head Camp was called for February 11, 1885, at Moline, Illinois, but a heavy snow-storm blocked the railroads, so that the delegates were unable to get through. Doctor McKinnie, the Head Physician, called the meeting to order at 10 o'clock of that day and an adjournment was taken until the next morning, at which time the Head Consul opened the session, with the following officers answering roll call:

Head Consul J. C. Root, Lyons, Iowa; Head Adviser E. D. Leland, Lanark, Illinois; Head Banker A. M. Green, Mt. Carroll, Illinois; Head Clerk H. M. Kennedy, Fulton, Illinois; Head Physician P. L. McKinnie, Moline, Illinois; Head Watchman S. T. Toll, Clinton, Iowa; Head Manager C. C. Farmer, Mt. Carroll, Illinois; Head Manager S. H. Zimmerman, Polo, Illinois; O. H. Henderson, Cedar Rapids, Iowa, and D. S. Maltby, Des Moines, Iowa, Senior and Junior Deputy Head Consuls, respectively. Head Escort L. C. Brown of Morrison, Illinois; Head Sentry R. J. Dill of Lyons, Iowa, and Head Manager J. J. Ward of Sterling, Illinois, were absent.

Executive Council Created. This session proved of much importance to the Society, for in it the laws were given a most careful revision and an Executive Council was authorized and clothed with all the powers of the Head Camp in the interim between sessions. The Head Consul called attention to the expense of the regular meetings, with delegates from each Camp, and stated that the General fund would not stand the cost of an annual meeting of such a body.

He therefore favored biennial sessions, with a meeting of the Executive Council in the intervening year, to meet such emergencies as might arise and to make such changes in the laws as were needed. The Head Camp agreed with him and the Board of Directors provided for at the regular session at Fulton the year before was constituted an Executive Council.

This Board consisted of the eleven Head Officers enumerated above, not counting the two Deputy Head Consuls. The section says: "They shall meet annually on years when the Head Camp does not meet as required by the laws of the State of Illinois as printed in our Articles of Incorporation, and shall examine all the affairs and reports of the Fraternity and shall report to every local Camp in detail the entire transactions of the Fraternity."

Changes in Jurisdiction. Manitoba, Canada, and the State of Michigan were taken from the jurisdiction of the Society and the States of Kansas and Colorado were admitted. There seemed to be a general sentiment against the Society extending itself farther east than the eastern boundary of Illinois. Some work had been started in Michigan, but inasmuch as the state had been admitted at the 1884 session of the Head Camp not much had been accomplished.

There also developed a strong feeling in favor of limiting the Modern Woodmen to the United States and the proposition to withdraw Manitoba from the jurisdiction met practically no opposition. Manitoba had been admitted in 1884.

Age Limit 50 Years. The maximum age at which new members could be received was fixed at 50 years, following a recommendation of the Head Consul. The table of rates was changed to the extent that all entering the Society under 28 years of age would pay a uniform assessment of 40 cents on the \$1000.

Prohibited Occupations. The conditions of membership were further amended to prohibit the admission of railway brakemen, employees in gunpowder factories, wholesalers and manufacturers of liquors, saloon-keepers, bar-keepers, balloonists, and sailors on the Great Lakes or seas. This is the first specific naming of prohibited occupations.

Women Again Refused Membership. The Head Consul's desire to include women in the Society again found expression in a resolution introduced by Neighbor A. Critchfield of Fulton, Illinois, and supported by Head Manager Zimmerman. It read as follows:

Resolved: That the wives of our members and widowed devisees of our Fraternity may be admitted to membership in the M. W. A., subject to such restrictions as may hereafter be adopted.

The resolution failed to receive serious consideration.

The election of officers resulted as follows:

Head Consul—J. C. Root, Lyons, Ia.

Head Adviser—W. H. Parks, Dixon, Ill.

Head Banker—A. M. Green, Mt. Carroll, Ill.

Head Clerk—H. M. Kennedy, Fulton, Ill.

Head Escort—M. H. Underwood, Marengo, Ill.

Head Physician—P. L. McKinnie, Moline, Ill.

Head Watchman—S. T. Toll, Clinton, Ia.

Head Sentry—M. F. Hertz, Aurora, Ill.

Head Manager—C. C. Farmer, Mt. Carroll, Ill.

Head Managers Zimmerman and Ward held over under the law.

First Odes. M. H. Underwood, the new Head Escort, was the writer of the first "Opening Ode" and also the first "funeral hymn" used in Modern Woodmen of America. The Ritual no longer contains Neighbor Underwood's "Opening Ode," but the funeral hymn remains.

In this connection reference may well be made to the contribution of Neighbor E. D. Leland of an "Opening Ode," which is still in use. It was sung at Moline for the first time at a Head Camp, and the author was given the Woodmen's Honors in recognition.

W. H. Parks, the newly elected Head Adviser of Dixon, Illinois, was a fellow student of the Head Consul at Western Union college, Fulton, Illinois, and the two had remained close friends through life. At the time of his election as Head Adviser he was not in rugged health and he died in November of the same year, being succeeded by W. P. Hobart of Dixon, through appointment.

Into this Head Camp also came Rev. F. F. Farmiloe, representing the Camp at Winnebago, Illinois. He afterwards became the first Head Chaplain.

Compensation of Officers. The Head Consul, in his address, called attention to the fact that up to this time the various officers had performed their duties and given their services without compensation. He asked that the salaries be fixed as follows: Head Consul, \$600; Head Clerk, \$600; Head Banker, \$150; Head Finance committee, \$50 for the chairman and \$25 each for the other two members; the Head Physician to receive 25 cents on each application reviewed. The minutes of the Head Camp do not specifically show that his recommendation was adopted, but it appears it must have been from the fact that the General fund orders subsequent to the Head Camp show payment of compensation in accordance therewith.

The \$1 Per Capita tax had not proven sufficient to meet the expenses, but with the expected growth it was thought by the delegates it would eventually bring in enough money. The Per Capita tax was again fixed at \$1, but a special tax of 50 cents per capita in addition was authorized for the current year to meet the over-expenditures from the General fund.

Official Organ Established. With this session of the Head Camp behind them and a practical endorsement of their administration as its result, the Head Officers began an aggressive campaign for new members and the general promotion of the Society. An official organ was established, known as *The Woodman's Echo*, and published quarterly. Its monthly publication was not begun until a year later.

Attack on Society. The Head Consul had been dissatisfied with the growth in Iowa. The positive antagonism encountered in various places and by divers persons aroused him to positive action. To further exasperate him the secretary of "an obscure life benefit association," as Mr. Root calls it in his history, began a newspaper attack on the Modern Woodmen at Ottumwa, in that state, and went so far as to have H. R. Yolton, a Deputy, arrested. The Head Consul took his friend A. T. Wheeler, the Lyons attorney, and went to Ottumwa, where they speedily secured Yolton's release.

Incorporated in Iowa. To meet the conditions as he saw them Mr. Root concluded to incorporate under the laws of Iowa and accordingly on May 27, 1885, obtained a charter as a secret fraternal benefit society not for pecuniary profit in that state. The incorporators were J. C. Root, O. H. Henderson, H. M. Kennedy, C. D. Scott, and W. W. Buell. He took Yolton out of the Ottumwa field and sent him to Des Moines with a letter to the then governor, Buren R. Sherman. It appears from subsequent history that Yolton was also armed with a certificate for life membership in Modern Woodmen of America for the governor. At least such a certificate was produced at the death of the governor, signed by Head Consul Root, and was paid.

U. S. Grant Camp at Des Moines Organized. The governor signed the petition for U. S. Grant Camp and was followed by many other state officials, the secretary of state, superintendent of public instruction, the compiler of labor statistics being among them. Prominent county and city officials also added their signatures and a Camp was organized whose personnel probably did more to counteract the op-

position in Iowa than any other influence. From this time on Iowa began to assume an active place in the development of the affairs of the Society.

The influence of Governor Sherman during those days was positive and valuable and his backing of the institution did much to stop the efforts of the enemies of Modern Woodmen of America to prevent its firm establishment in that state. He was beset with telegrams and letters asking his opinion of the Society and unhesitatingly gave it his personal endorsement. By this single stroke the Head Consul had set in motion a force which gave a character and standing to Woodcraft in Iowa which could not have been obtained in any other way in so short a time. In this instance he had one friend who did not fail him at the crucial time.

It must be remembered that the giving of the complimentary membership to the governor at that time was not viewed then as it would be today. Public officials were given and accepted "courtesies" of various kinds without thought that they were violating any ethical code. The bigness of Governor Sherman in every other way negated the thought that his support of the Modern Woodmen was purchased by this membership. He believed in the principle on which the Society was founded and its value to the people and his support was based on this belief and not on any favor he had received from it.

First Session of Executive Council. The Executive Council created by the Moline Head Camp held its first session at Dixon, Illinois, Tuesday, October 13, 1885. It is presumed the field activities had so pressed on the General fund that some relief seemed advisable. Although the special tax of 50 cents per capita had been authorized for the 31st of March, so much adverse comment had been made that the Head Consul and Head Clerk hesitated about making the levy. The General fund deficiency, however, presented such a problem that Mr. Root determined that longer delay was inadvisable. He believed that the matter should be presented to the officers in official session as Executive Council and their direct sanction of the levy obtained.

Head Consul's Review. The Head Consul reported the membership as having reached 4000, with 2316 applications received since January 1, 1885. In his address, among other things, he said:

At the Head Camp meeting we were directed to make a special assessment of every member of 50 cents, to create a special fund to pay off outstanding orders on the General fund. We have delayed doing this until now; it would seem wise and prudent to make the call November 1. We have never been compelled to do this before and possibly might avoid doing it now by paying interest on our obligations, but I think every Neighbor of the Fraternity will agree with me in the general proposition that the quickest and best way to dispose of an indebtedness is to pay it, and this is the conclusion I have come to.

Naturally the question would arise, how have we come in debt? It is the cost of planting the Order. Up to last January there had never been any compensation paid to the officers. I have put in nearly if not quite three years without reward or promise of reward, and the very moderate salaries voted our officers have been earned twice over, but the inspiration of the cause has kept them all faithfully at their places. The

Deputies have received for their services every dollar realized from the charter fees, and frequent appropriations have been made to them from our other General fund resources besides. When it is considered that we have only had the per capita of 50 cents per term (six months) to rely upon to create so grand a fabric as ours, it will be understood why we have run in debt. By reference to our December 31, 1884, report it will be seen that our entire revenue during eight months from the General fund was only \$442.70, and since that date \$1633.82 has been reported, leaving out-standing orders unpaid \$1497.20, with several bills not yet presented. The December 31, 1885, semiannual Per Capita would liquidate this, it is true, but what are we going to do from January to July following? It would mean a debt to pay July 1 as formidable as now. So I think the honest and true way is to call upon the Camps to collect 50 cents from every Neighbor and forward it.

The special call of 50 cents was ordered made.

Finances. The Head Clerk's report showed that there had been collected in the Benefit fund \$9554.45, of which sum \$7768.91 had been paid to beneficiaries, leaving a balance of \$1785.54.

This same report also showed that since February 10, 1885, the Head Physician had received \$626; the Head Consul, \$200; the Head Clerk, \$400; the former Head Banker, Lewis Blaine, was paid \$50. The clerk hire for the same time (February 10 to October 1), was \$22.50, and there was advanced to Deputies \$161.

The total cost of this meeting of the Executive Council was \$77.74.

The growth claimed by the Head Consul seems borne out by the facts. The membership at the beginning of 1885 was 1272 and that reported at the end of the year was 4569. The cost of obtaining such a membership was almost a direct load on the General fund, inasmuch as the field men received nearly all of the moneys contributed by the new member and even then were not able to live without extra calls for financial support from an already overburdened treasury.

The one officer who seemed destined to profit by the situation was the Head Physician. His 25 cents for each application reviewed was paid him directly from the General fund. It was practically advanced before the new member's first contribution to the Per Capita tax was called. Thus in this one item alone the greater the growth the larger was the charge against a General fund none too ample under most favorable conditions.

General Fund Deficiency. The Head Clerk's report showed the General fund overdrawn \$1497.20, the money being borrowed from the Benefit fund to meet the deficiency. The Head Consul realized beyond doubt that this practice could not be continued without drastic criticism. Eventually the growth which was desired and which was apparently coming with rapid strides would enable the repayment of the money thus borrowed, but the growth could not be obtained without the advancement of funds in the field. In the organization of a new Camp the Per Capita for the current term was not collected, and, as a rule, no collection of the Per Capita was made from the new member in the old Camp for the term in which he was adopted. Thus there was no reimbursement of the General fund for the field expense or the Head Physician's fee incurred in either event.

The Head Consul's Sacrifices. Up to this time the Head Consul had received but sparse financial recognition of the tremendous amount of work he had done in the establishment and development of the Society. It has been and still was a Herculean task with a multitude of petty details constantly injecting themselves into view and obstructing the larger work necessary to be done. As viewed from a distance the marvel is that he kept his enthusiasm at high pitch. The promptness with which a generous compensation was provided for the Head Physician and the slowness with which financial reward was granted him, after his conception and organization of the Society, must have made him pause and question his own final place in the movement.

But no note of pessimism appears in any of his communications. Both in public and private utterance his faith in ultimate success is declared. His prompt meeting of the situation in Iowa, his readiness to meet all demands possible for his services on the platform, his preparation of the literature, supervision of the field work, and the help to the Head Clerk which he was able to render through his thorough knowledge of bookkeeping, all these not only kept his time fully occupied, but demonstrated a most unusual ability. Like service rendered to a private corporation would have commanded liberal compensation.

The key to his intense devotion to the Society was his anxiety to build an institution whose service would be of value to a great number of people by giving them an opportunity at a very small outlay to provide for their families in case of death and to have at the same time the blessings of a fraternity. Whatever may have been his original thought as to the possibility of financial remuneration must have been dissipated by the attitude of each of the several Head Camps, in their refusal to provide a per capita contribution by the membership sufficient to meet the ordinary needs of a growing concern requiring an advance outlay for field operations.

In his efforts to extend the Society he visited the legislature of Wisconsin and sought to have an amendment to the law passed at the session of 1885 admitting Modern Woodmen of America to do business, but the bill was introduced late in the session and failed because of lack of time to obtain consideration on its merit. At the next session (1886) he was more successful and the state was added. Its contiguity to the northern boundary of Illinois, where the membership was already large and enthusiastic, made it easy of conquest by the field men. This is especially true of southern Wisconsin.

The stimulation of the interest manifested in Iowa, after the flying start at Des Moines, and the quick response of Wisconsin caused him to approach the next Head Camp with confidence.

NOTE—Erastus D. Leland wrote the Opening Ode now in use, "Again with Welcome Greeting." He was a charter member of Ivanhoe Camp, No. 7 of Lanark, Illinois, the third Camp organized. He was elected Head Adviser at the first regular session of the Head Camp, held at Fulton in June, 1884. Mr. Leland was a shoemaker and followed that trade until he was 30 years of age. Possessing a talent for music he studied while working and equipped himself for teaching singing and came west in about 1858, finally settling in Lanark. Here he lived for about forty-five years, teaching his profession and training choruses in various parts of the nearby western territory. His was a most lovable character and the popularity of Professor Leland, as he was widely known, led to his being chosen to several public offices in Lanark, including that of mayor. He died in Los Angeles, California, March 2, 1918, at the age of 89 years.



LEWIS G. BLAINE



ALBERT HILTON



DR. J. A. MCARTHUR



JOSEPH CULLEN ROOT



SAMUEL H. STEBBINS



CALEB D. SCOTT



MARTIN O'HARA



JOSEPH MESSMER



WILLIAM A. PENN



MICHAEL RUDMAN

CHARTER MEMBERS PIONEER CAMP



DR. LOUIS KNISKERN



MARTIN AIKEY



CHARLES NEWCOMER



ELIAM LUKENS



CHARLES W. SIBLEY



WILLIAM FIELDS



J. K. P. BALCH



HENRY PENN



HARRISON FRAZIER



JOHN C. HOPKINS

CHARTER MEMBERS PIONEER CAMP

CHAPTER X

PAYMENT of Claims. While the Society was growing during the year 1885 it was not exempt from death, seven Neighbors passing in the twelve months. The membership was such that the certificates for \$1000 were paid in full after the first death, that of Abe Mayer of Davenport. The first \$2000 certificate to be paid, that of W. H. Becker of Rockford, Illinois, who died in December, 1884, brought to his beneficiary \$1331.95; the second \$2000 certificate, held by Z. A. Trull of Pecatonica, Illinois, netted Mrs. Trull \$1474.69. The latter death occurred in February, 1885. From that date every \$2000 certificate was paid in full. The first \$3000 certificate to become a claim on the Benefit fund was that of Theodore F. Clark of Prophetstown, Illinois, and his widow received \$2490.80. This death occurred July 7, 1885, and from that time on the face of every claim was met by the assessment call.

Rapid Growth in 1886. The year 1885 closed with 4569 members and such was the vigor with which the field work was prosecuted that on the 1st of October, 1886, just prior to the Head Camp session, the membership numbered 7310. The new Camps were equipped with complete outfits, including books, blanks, vouchers, tools, etc., at the expense of the General fund. The officers borrowed from the Benefit fund a total of \$1750 to meet the regular expenditures necessary through this growth. This practice of going to the Benefit fund for aid to the General fund was made illegal by the next Head Camp.

Field Problems. The field men, according to the Head Consul, were liberally compensated, and yet he says that more Deputies tried the work and were starved out than continued and that others declined more generous offers to remain with the Society. Those who believe that the field at that time presented easy garnering find on investigation that the problems confronting the Deputies were as difficult of solution then as those which now confront the field men, and that the same jealousy of any compensation they received was as positive and active as it is now. In fact, there were protests to the Head Consul and in the Head Camps against Deputy activity, with the same assumption as is heard today that the Camps were able to build themselves without help and thus save the compensation paid the field men.

Ogden Henderson Honored. But the Head Consul recognized the value of these agencies in the promotion of the Society and stood firm for their retention and for a compensation which would keep them in the work. That some of those who represented the membership in Head Camps realized the worth and sacrifice made by the Deputies is evidenced by the fact that officers and delegates to the Moline Head Camp presented Ogden Henderson, the Senior Deputy, and the first regular field man engaged, with a gold watch.

Deputies' Compensation. The Deputies were given the charter fee as their compensation and even with this allowance there were almost constant calls on the General fund for supplemental financial assistance to them. With every form of determined opposition to the Society which could be invented by ingenious enemies it is, indeed,

a marvel that so many competent men could be held in the work, especially in view of the fact that as soon as the Camp was organized it was the usual custom for some one of the members to contend that the Camp could dispense with any further service of the Deputy.

In the face of the many difficulties the Modern Woodmen began to obtain a popularity as a fraternal Society. Camps in various communities had already achieved an important place in local social activities and some of them had found the opportunity to demonstrate the Society as a fraternity by brotherly consideration of Neighbors in misfortune.

Sterling Head Camp. Two hundred and fifty-five Camps were in existence when on October 12, 1886, the Head Camp met in regular session at Sterling, Illinois. Two hundred and thirty-two were present and entitled to seats therein, which included the Head Officers, members of committees, and from each Camp one delegate, with an additional delegate for each fifty members over the first fifty, or major fraction thereof. About eighty of these Camps were not represented.

The Sterling Woodmen extended a real hospitality. Since one of the leading hotels was closed the Neighbors opened their homes to help house the guests. On the morning of the 12th, Sterling Camp No. 12, headed by a band, escorted the members of the Head Camp to the place of meeting, where formal welcome was extended by the mayor. The heart of the Head Consul was touched as he saw in this demonstration almost the first real and genuine appreciation of the importance of the Society. His response to the address of welcome was a gem of eloquence, according to those who heard it, but unfortunately it is not preserved.

In the official family A. Richtmeyer of Sterling was present as a member of the Board of Managers in place of J. J. Ward of the same city, who had lapsed his membership. M. H. Underwood of Marengo, Illinois, Head Escort, was not present and David Kaufman of Omaha, Nebraska, was appointed in his stead. F. F. Roose of Lincoln, Nebraska, who afterwards became Head Adviser, was given a position as assistant clerk.

At the session of the Head Camp at Moline in February, 1885, only sixteen Camps outside the State of Illinois were reported by the Head Clerk, eight of which were in Iowa and eight in Wisconsin. Those in Iowa were located at Lyons, Davenport, Clinton, Princeton, LeClaire, Low Moor, Colfax, and Bellevue; those in Wisconsin at Elkhorn, Delavan, Darien, Darlington, Platteville, Brodhead, Dodgeville, and Lancaster.

Extension into Other States. The spread of the Society is well illustrated by the increase of Iowa Camps reported to the Sterling Head Camp to the number of sixty-one, but in Wisconsin the authority to do business had not yet been acquired and consequently the number was the same. However, Nebraska presented three Camps, at Omaha, Lincoln, and Ashland; Minnesota had three, at Slayton, Winona, and Rushford; Dakota (territory) had two, at Canton and Centerville.

Recognition of Iowa. The Head Consul evidently believed his dream of a Society extending over several states under a single

jurisdiction was being realized. The concentration of his energies on Iowa had borne extraordinary results and such as warranted recognition in the Head Camp. He therefore named E. R. Hutchins of Des Moines, and E. R. Parks of Perry, that state, with George H. Haight of Ottawa, Illinois, as Committee on Ritual and Laws, giving Iowa a majority on the committee. S. P. Leland of Charles City, Iowa, was appointed chairman of a special committee to consider the matter of representation in the next Head Camp.

Finance Committee's Investigation. The Head Finance committee, consisting of L. E. Fish of Moline, Illinois; L. Lepman of Mt. Carroll, Illinois, and Lewis G. Blaine of Fulton, Illinois, made a most exhaustive study of the expenditures, especially those from the General fund, covering a period from February 10, 1885 (the day before the preceding Head Camp met at Moline), and October 1, 1886. The investigation seems to have been made entirely by Neighbors Fish and Lepman, as they alone signed the report.

Unbusinesslike Methods. That Doctor Kennedy, the Head Clerk, was not an experienced accountant was apparent from the jumbled manner in which the entries in the books of the Society were made. The task undertaken by the committee proved prodigious, as there seemed to be no particular classification of receipts and expenditures, except the general division of General and Benefit funds. The Benefit fund particulars were comparatively easy to bring into intelligent survey, but when the General fund was under consideration it required a recourse to practically every entry and a careful comparison with stubs and receipts individually.

Some of the items of expense, as classified by the committee, are interesting to review. For instance, these entries appear in the report: "Expenses for good of the order, \$277.09; Head Physician's fees, \$1637.25; Head Clerk's salary, \$1250; Head Consul's salary, \$950; Head Banker's salary, \$200; Head Finance committee's salary, \$100; Ex-Head Banker's (Blaine) salary, \$50; O. H. Henderson's (Senior Deputy) fees, \$482; D. S. Malthy's (Junior Deputy) fees, \$725; advance to Deputies, \$70." The recapitulation shows a balance on hand in the General fund of \$371.46, with a total expenditure of \$10,603.35. The balance in the Benefit fund, after payment of all losses on that date chargeable thereto, was \$2374.83.

Benefit Fund Balance. Seven assessment calls had been made in 1885, and up to October 1, 1886, five calls had been made in that year. The calls being made after notice of death was received by the Head Clerk, this balance represents the total of the sums left over in each instance after the full payment of the face of the certificate. In those cases where the assessment did not produce the face of the certificate (Mayer, Becker, Trull, and Clark) no payments were afterwards made to supplement the amounts actually received under the call for the particular death.

It was early determined that when the amount in the Benefit fund was sufficient to meet the claims without an assessment no call would be made. Hence, under this policy and with the meager Per Capita tax, no great amount of money could be in the treasury at any one time. Because of the time required to call and receive in the

general treasury the amount of an assessment the practice was established of remitting to the beneficiary on approval of a claim the sum of \$500 to apply thereon. This proved a blessing in many an instance and enabled the beneficiary to meet immediate pressing expenses due to the last illness and burial of the member.

Recommendations of Head Consul. The Head Consul still believed in the admission of women to the Society and hoped to persuade the Sterling Head Camp to make some provision whereby this could be accomplished. Accordingly he included in his recommendations to that body the careful study of the matter.

Foreseeing a large growth in membership and substantial increase in number of Camps he asked for the appointment of a committee of at least seven "first-class" men, selected with care from different parts of the jurisdiction and representing the extremes of the territory, to devise a system of districting the several states and the choosing of delegates to the Head Camp from these districts under a fair apportionment. Not only did he argue for this move under the theory of economy, but he had in mind the unwieldiness of a large body in the transaction of business.

The limiting of the amount of insurance which could be carried by members of the age of 51 was strongly urged by him. At the same time he reported that he had refused to allow an increase in the amount of the original certificate to members over 51 years of age, acting on the theory that if under the law one was not eligible to membership who was over 51 he should not be permitted to obtain an increase of benefit after that age.

As showing the character of men in each community who had identified themselves with the Society the list of delegates by Camps is appended. The Head Camp representatives at Sterling would compare in ability, intelligence, and earnestness with any deliberative legislative body in the world.

Delegates to Sterling Head Camp

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| 1 Lyons, Ia.—Wm. Fields, W. W. Buell. | 21 Mineral, Ill.—Not represented. |
| 2 Fulton, Ill.—John McCrea, G. W. Clendenen. | 22 Aurelia, Ia.—Not represented. |
| 3 Ottawa, Ill.—George H. Haight, Geo. V. Hull. | 23 Wyanet, Ill.—Robert Montgomery. |
| 4 Streator, Ill.—W. H. Penhallogan. | 24 Wheatland, Ia.—Chas. B. Hall. |
| 5 Pontiac, Ill.—Marcus M. Lord. | 25 Davis, Ill.—Edward E. Nelson. |
| 6 Fairbury, Ill.—S. A. Watson. | 26 Fulton, Ill.—Not represented. |
| 7 Lanark, Ill.—J. S. Wilson, J. T. Jacobs. | 27 Davenport Ia.—John McDonald, George M. Boyd. |
| 8 Mt. Carroll, Ill.—D. N. McLaughlin, Jas. B. Miller. | 28 Cambridge, Ill.—Not represented. |
| 9 Tampico, Ill.—George B. Jackson, Charles Gifford. | 29 Rock Island, Ill.—Spencer Mattison, M. E. Sweeney. |
| 10 Polo, Ill.—H. H. Thomas. | 30 Hampton, Ill.—Paul P. Guckert. |
| 11 Thomson, Ill.—H. J. Johnson. | 31 Clinton, Ia.—Jas. Young, J. S. Lowell. |
| 12 Sterling, Ill.—August Frank, George F. Maen, W. H. Heagy. | 32 Albany, Ill.—Chester S. Slocomb, Jas. Beach. |
| 13 Morrison, Ill.—Chas. M. Burr, L. E. Tuttle. | 33 Cordova, Ill.—J. G. Marshall, Geo. B. Spoor. |
| 14 Erie, Ill.—H. K. Wells. | 34 Port Byron, Ill.—W. S. Grove. |
| 15 Walnut, Ill.—M. A. Stiver. | 35 Princeton, Ia.—R. S. Phillips. |
| 16 Phosphetstown, Ill.—W. E. Brigham, E. W. Chaman. | 36 LeClaire, Ia.—L. A. Day. |
| 17 Ohio, Ill.—H. P. Remsburg. | 37 Shannon, Ill.—W. S. Cowan. |
| 18 Litchville, Ill.—J. C. Kelley. | 38 Moline, Ill.—W. A. Meese, C. C. Waters. |
| 19 Hampshire, Ill.—Not represented. | 39 Low Moor, Ia.—Jas. S. Reer. |
| 20 Rockford, Ill.—Samuel Herrick. | 40 Geneseo, Ill.—Not represented. |
| | 41 Ia. State, Ill.—N. S. Riden. |
| | 42 Colfax, Ia.—Not represented. |

- 43 Hilldale, Ill.—Clif E. Hugins.
 44 Rochelle, Ill.—Jos. E. Barker, A. B. Crane.
 45 Franklin Grove, Ill.—Not represented.
 46 DeKalb, Ill.—C. E. Bradt.
 47 Sycamore, Ill.—Charles C. Pond.
 48 Ashton, Ill.—F. W. Linn.
 49 Rockford, Ill.—J. L. Winnie.
 50 Pecatonica, Ill.—M. Hammond, D. Bull.
 51 Rockford, Ill.—G. A. Canfield, S. J. Caswell.
 52 Belvidere, Ill.—M. Barnes, C. J. Speckman.
 53 Elkhorn, Wis.—Not represented.
 54 Aurora, Ill.—D. J. Peffers, Wallace Parker.
 55 Marengo, Ill.—W. S. Eshbaugh, A. D. Allison.
 56 Dixon, Ill.—C. K. Osborn, O. B. Blackman.
 57 Yorktown, Ill.—J. B. Knowlton.
 58 Elburn, Ill.—Not represented.
 59 Winnebago, Ill.—R. Spottswood.
 60 Elgin, Ill.—F. W. Joslyn, C. A. Munger.
 61 Dundee, Ill.—H. Richards.
 62 Darien, Wis.—J. S. Basser.
 63 Nunda, Ill.—Wm. F. Gear.
 64 Freeport, Ill.—E. N. Race.
 65 Mendota, Ill.—Not represented.
 66 Lena, Ill.—Not represented.
 67 Milan, Ill.—R. B. Olmstead.
 68 Darlington, Wis.—Geo. A. Marshall.
 69 Durand, Ill.—W. B. Norton.
 70 Platteville, Wis.—Not represented.
 71 Brodhead, Wis.—George M. Pierce.
 72 Lyndon, Ill.—Wm. Allen, Jr.
 73 Galena, Ill.—Not represented.
 74 Dodgeville, Wis.—Not represented.
 75 Lancaster, Wis.—G. D. Streeter.
 76 Coleta, Ill.—H. C. McCray.
 77 Rockton, Ill.—E. I. Carr.
 78 Hanover, Ill.—Joseph Henderson.
 79 Forreston, Ill.—Chas. Fickinger.
 80 Bellevue, Ia.—Not represented.
 81 Ridott, Ill.—Not represented.
 82 Orangeville, Ill.—Samuel P. Pollack.
 83 Dubuque, Ia.—D. W. Tyler.
 84 Kewanee, Ill.—E. S. Whitney, A. H. Blake.
 85 Roscoe, Ill.—Not represented.
 86 Harvard, Ill.—S. L. Lincoln.
 87 Peoria, Ill.—Geo. B. Tjaden, A. J. Grimes.
 88 Earlville, Ia.—Not represented.
 89 Manchester, Ia.—B. W. Jewell, John F. McEvan.
 90 Leaf River, Ill.—Not represented.
 91 Milford, Ill.—Not represented.
 92 Galesburg, Ill.—Wm. H. Bliss, J. A. Westfall.
 93 Montour, Ia.—Not represented.
 94 Monmouth, Ill.—C. E. Blackburn.
 95 Peru, Ill.—Not represented.
 96 Lacon, Ill.—Theodore Trapp.
 97 McHenry, Ill.—H. C. Mead.
 98 Burlington, Ia.—Not represented.
 99 Independence, Ia.—Charles A. Few.
 100 Iowa Falls, Ia.—Not represented.
 101 Sioux Valley, Ia.—N. C. Nash.
 102 Jessup, Ia.—Not represented.
 103 Ottumwa, Ia.—W. W. Epps, F. Duncan.
 104 Cherry Valley, Ill.—P. W. Doolittle.
 105 McGregor, Ia.—Not represented.
 106 Muscatine, Ia.—Wm. Barnhart, S. L. Waide.
 107 Clarence, Ia.—D. A. Grim.
 108 Des Moines, Ia.—Aug. Smith, E. R. Hutchins.
 109 Lincoln, Ill.—Robert Humphrey.
 110 Bloomington, Ill.—J. A. Sterling.
 111 Des Moines, Ia.—A. W. Guthrie.
 112 Mound City, Ill. (Joliet)—F. C. Werner.
 113 Savanna, Ill.—J. B. Parkinson.
 114 Springfield, Ill.—Dr. Charles Kerr.
 115 Lockport, Ill.—W. B. Stowe.
 116 Mt. Vernon, Ia.—Not represented.
 117 Annawan, Ill.—E. C. Goenne.
 118 Atkinson, Ill.—Theodore Milao.
 119 Auburn, Ill.—A. A. Harney.
 120 Omaha, Neb.—M. O. Maul, David Kaufman.
 121 Mitchellville, Ia.—L. W. Cannon.
 122 Sabula, Ia.—Not represented.
 123 Edinburg, Ill.—E. D. Powers.
 124 Wilmington, Ill.—Not represented.
 125 Carlinville, Ill.—M. L. Koplinger.
 126 Hoopole, Ill.—D. E. Luther.
 127 Braceville, Ill.—Not represented.
 128 Huntley, Ill.—H. N. Marks.
 129 Marion, Ia.—Dr. Bell English.
 130 Taylorville, Ill.—Not represented.
 131 Oregon, Ill.—Not represented.
 132 Jacksonville, Ill.—Not represented.
 133 Rock City, Ill.—G. W. Rand.
 134 Kankakee, Ill.—B. E. Coon.
 135 Alton, Ill.—Geo. H. McMillan.
 136 Sheffield, Ill.—Not represented.
 137 Dakota, Ill.—E. F. Smith.
 138 Waverly, Ill.—Wm. Coe.
 139 West Liberty, Ia.—Not represented.
 140 Springfield, Ia.—Not represented.
 141 Kirkland, Ill.—Charles F. Meyer.
 142 Rock Grove, Ill.—A. W. Kaup.
 143 Virden, Ill.—Not represented.
 144 Decatur, Ill.—Not represented.
 145 Cedar Rapids, Ia.—T. K. Mills.
 146 Union, Ill.—W. A. Jamison.
 147 Sandwich, Ill.—G. T. Fish.
 148 Greeley, Ia.—E. B. Hess.
 149 Palmyra, Ill.—James B. Searcy.
 150 Stuart, Ia.—J. L. M. Shutterly.
 151 Rock Falls, Ill.—J. Wright.
 152 Prairie City, Ia.—Not represented.
 153 Moline, Ill.—A. R. Morgan, Col. Wm. Clendenin.
 154 Mt. Pulaski, Ill.—Z. K. Wood.
 155 Varna, Ill.—Wm. S. Scarborough.
 156 Strawberry Point, Ia.—H. Deyo.
 157 Atlantic, Ia.—Not represented.
 158 Amboy, Ill.—N. J. Clark: C. A. Wilcox, alternate.
 159 Petersburg, Ill.—Marcus Kahn.
 160 Dewitt, Ia.—Not represented.
 161 Maquoketa, Ia.—J. P. Sharp.
 162 Athens, Ill.—Lee Kinkaid.
 163 Genoa, Ill.—H. H. Yonken.
 164 Fayette, Ia.—J. R. James.
 165 Avoca, Ia.—Not represented.
 166 New Bedford, Ill.—J. W. Spratt.
 167 Anamosa, Ia.—Not represented.
 168 El Paso, Ill.—J. C. Hamilton.
 169 Slayton, Minn.—Not represented.
 170 Paw Paw, Ill.—W. S. Berry.
 171 Council Bluffs, Ia.—W. H. Ware.
 172 Carson, Ia.—Not represented.
 173 Wenona, Ill.—W. A. Smith.
 174 Waukegan, Ill.—A. McAnthers.
 175 Fenton, Ill.—H. L. Ewing.
 176 Libertyville, Ill.—W. A. Cross.
 177 Audubon, Ia.—Not represented.
 178 Greenview, Ill.—C. C. Reed.
 179 Farley, Ill.—F. U. Bryant.

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| 180 Perry, Ia.—E. A. Parks. | 219 Quincy, Ill.—G. W. Thompson. |
| 181 Sugar Grove, Ill.—Not represented. | 220 Charles City, Ia.—S. P. Leland. |
| 182 Newton, Ia.—A. J. Wright. | 221 Tallula, Ill.—Not represented. |
| 183 Wyoming, Ia.—Dr. A. W. Hepler. | 222 Creston, Ia.—Not represented. |
| 184 Sioux City, Ia.—Prof. A. Fellner. | 223 Stillman Valley, Ill.—John Atwood. |
| 185 Ashland, Ill.—Not represented. | 224 Monroe, Ill.—Not represented. |
| 186 Rural, Ill.—John A. Wilson. | 225 Spring Hill, Ill.—B. F. Brooks. |
| 187 Union, Ill.—U. S. Bright. | 226 Tipton, Ia.—Jerome Sweinhart. |
| 188 Edgewood, Ill.—W. L. Lain. | 227 LaMoille, Ill.—Not represented. |
| 189 Iowa City, Ia.—E. G. Fracken. | 228 Lewiston, Ill.—Not represented. |
| 190 Lincoln, Neb.—F. W. Baldwin, F. F. Roose. | 229 Woodstock, Ill.—Frank Spitzer. |
| 191 Mason City, Ill.—W. H. Tooker. | 230 Oelwein, Ia.—Not represented. |
| 192 Garden Prairie, Ill.—S. C. Fox. | 231 Sigourney, Ia.—A. G. Shutts. |
| 193 Tiskilwa, Ill.—H. M. Ferrell. | 232 Rushford, Minn.—Not represented. |
| 194 San Jose, Ill.—Not represented. | 233 Waterman, Ill.—Not represented. |
| 195 Hebron, Ill.—Frank Rowe. | 234 Wyoming, Ill.—Not represented. |
| 196 Buda, Ill.—Not represented. | 235 Cresco, Ia.—Charles E. Adams. |
| 197 Rock Rapids, Ia.—Not represented. | 236 Ashland, Neb.—Not represented. |
| 198 Delavan, Ill.—W. H. Ambrose. | 237 Toulon, Ill.—Not represented. |
| 199 Reynolds, Ill.—John McAdams. | 238 Lime Springs, Ia.—N. A. Griffin. |
| 200 Washington, Ill.—J. O. Wetsell. | 239 Richland, Ia.—W. W. Allen. |
| 201 Macomb, Ill.—Wm. F. Morgan, H. C. Agnew. | 240 Nashua, Ia.—Not represented. |
| 202 Nachusa, Ill.—H. Raffenberg. | 241 Galva, Ill.—T. J. Kinkle. |
| 203 Kingston, Ill.—M. W. Cole. | 242 New Hampton, Ia.—Not represented. |
| 204 Cable, Ill.—C. F. W. O. Schroeder. | 243 Austin, Minn.—H. C. Waldecker. |
| 205 Decorah, Ia.—John H. Bradish. | 244 Pana, Ill.—Not represented. |
| 206 Minier, Ill.—Not represented. | 245 Lanesboro, Minn.—Not represented. |
| 207 Ashton, Ia.—Not represented. | 246 Fairfield, Ia.—J. R. McCoy; J. M. Henkle, alternate. |
| 208 Princeton, Ill.—M. H. Peterson. | 247 Carbon Cliff, Ill.—Not represented. |
| 209 Hopedale, Ill.—Not represented. | 248 What Cheer, Ia.—Not represented. |
| 210 Harmon, Ill.—Not represented. | 249 Paris, Ill.—J. H. Reid. |
| 211 Havana, Ill.—H. A. Wright. | 250 Osage, Ia.—W. H. H. Gable. |
| 212 Centerville, Dak.—Not represented. | 251 Assumption, Ill.—Not represented. |
| 213 Ossian, Ia.—Not represented. | 252 Zumbrota, Minn.—Not represented. |
| 214 Sheridan, Ill.—Ben. E. Williams. | 253 Farmer City, Ill.—Not represented. |
| 215 Calmar, Ia.—Not represented. | 254 Danville, Ill.—P. T. Baker. |
| 216 Somonauk, Ill.—F. D. Merin. | 255 Fremont, Neb.—Bela Baldwin. |
| 217 Malta, Ill.—Not represented. | W. R. FREEK, |
| 218 Winona, Minn.—Edward Pelzer. | Chairman, Committee on Credentials. |

CHAPTER XI

DES MOINES Head Camp. The Head Camp at Des Moines convened on the morning of November 13, 1888, at the Grand opera house in that city with 370 delegates, including the Head Officers and members of standing committees. There were 770 Camps represented, the total membership at this time being 23,773. This was the first Head Camp to be held outside of the State of Illinois since the incorporation of the Society in that state.

The question of the legality of its action, by reason of not being held in the charter state, was challenged at the very outset of the opening session by a delegate named Craig from Red Oak Camp 338. In his objection he asked that a committee be appointed to consider this matter. The Head Consul informed him that the Committee on Ritual and Laws would have all matters of that character in its hands. But it does not appear in the proceedings that there was either a report from this committee or any action taken on the question. This led to a later action by the Executive Council, after the Head Camp had adjourned, in which they sought to remedy what seemed to be a possible legal barrier to their action, through the adding to the Board of Directors of three members from Illinois, whose power, under the action by the Council, was limited merely to their appearance at the Board meeting, answering roll call and receiving compensation. They were not vested with the right to

vote on any proposition considered by the Executive Council. This very action caused considerable trouble a little later, as these dummy Directors resented their peculiar position of being officers with no right to function, and joined forces with those who opposed the administration in 1889.

The proceedings of the Head Camp were opened with prayer by Rev. T. Stanley Oadams of Maquoketa, Iowa, a former pastor of the Head Consul's family at Lyons, Iowa. Mr. Oadams, in discussing the conditions which obtained shortly after the Des Moines Head Camp, states that soon after the session he was present in the home of Mr. Root at a time when Doctor McKinnie and Fish and others were closeted with the Head Consul, and that Mrs. Root told him that these men were seeking the resignation of Mr. Root as Head Consul and threatening him with drastic action of some kind if he refused.

It appears that, although on the surface the relationship between the Head Consul and Doctor McKinnie at this Des Moines Head Camp was most cordial, there is every reason to believe that underneath was a current of unpleasantness and a touch of rancor. The diplomacy of the Head Consul throughout the session in giving to Doctor McKinnie various recognitions, including the opportunity to respond to an address by the governor of Iowa, was an attempt on his part to prevent, if possible, any open breach whereby the harmony of the session might be seriously disturbed.

There were evidently some discrepancies in the finances of Head Clerk H. M. Kennedy. These were magnified by some of those who were seeking to obtain a foothold in the administration and who were in fact not friendly to the Head Consul and some of his associates. The fact that Kennedy was made the subject of attack in itself indicates a covert blow at Mr. Root, because throughout practically all of the history of the Society up to this time the Head Clerk was acting under the direction of the Head Consul. Kennedy was not a bookkeeper and the growth of the Society and the mass of details which were incident thereto, together with an insufficient amount of help in the office, made it impossible for him to so discharge the duties of his office as to be able to give a strict accounting of the transactions.

This, however, was about the only unpleasant feature of the Des Moines Head Camp. It is possible that Kennedy might have been defeated were it not for a defense of him made by A. W. Bastian of Fulton, Illinois. In his remarks, Bastian called attention to the fact that an evident attempt was being made in an underhanded way to persuade the Head Camp that Kennedy had not been faithful in the discharge of his duties. He said:

"There are some things I have heard here; some insinuations which are not Neighborly—they are not even manly—coming from the lips of Neighbors. Kennedy took the office of Head Clerk when the order was not known in Des Moines, and without a salary. I knew him when he carried the office of the Head Camp around in his pocket, and a year or two later when he had a small private office; and the business continued to grow until his desk was covered with papers and it was found necessary to have better accommodations for the work that was being accumulated. Two years ago it was again found necessary for the Finance committee to prepare

suitable rooms, and it has been necessary from time to time for him to have the help of others in the discharge of his duties. Clerical errors have crept in and consequently some discrepancy has arisen by reason of it. I never heard one thing against him until I came here to the city of Des Moines and I stand here today in defense of a man who has conducted himself as worthy of the friendship and love of any Neighbor within the sound of my voice. He has made no attempt to catch votes by fine speeches. He has simply attended to the duties of the Head Camp."

This last sentence of Bastian is taken as referring to the attitude of Doctor McKinnie, whose one penchant was the public eye and the public ear. He was constantly in evidence on the floor of the Head Camp and his voice could be heard at any time the opportunity afforded. Those who were on the inside of the movement at the Des Moines Head Camp advise that Doctor McKinnie was even then seeking the sentiment of that body relative to a change in the Head Consulship, and that if he could have had any degree of encouragement, he would have been a candidate for Head Consul against Root. But he apparently became convinced that the die was set for the reelection of Mr. Root and therefore kept under cover with his ambition. The financial statement of the Society at this time is shown by the reports of the Head Clerk and Head Banker. The report of Head Clerk Kennedy was as follows:

RECEIPTS

From all sources during the term ending September 30, 1888:	
Certificate fees	\$ 516.50
Echo	1,897.94
Per Capita tax	27,014.10
Supplies	5,155.49
Special tax	3,639.12
Total General fund	38,253.15
Benefit fund assessments	222,920.77
Total receipts	\$261,173.92
Benefit fund balance, October 1, 1886.....	2,374.83
General fund balance, October 1, 1886.....	276.56
Grand total	\$263,825.31

EXPENDITURES

Condensed statement for the term ending September 30, 1888:	
Deputies	\$ 5,418.58
Echo	2,187.61
Head Physician fees.....	4,851.15
Mileage and per diem	3,723.67
Postage, express, and exchange	2,187.51
Supplies	10,263.23
Salaries	6,367.73
Sundries	1,228.98
Total General fund.....	\$ 36,258.46
Paid for death benefits	227,000.00
Total expenditure	\$263,258.46
General fund balance, October 1, 1888.....	521.25
Benefit balance, October 1, 1888.....	45.60
Grand total	\$263,825.31

MEMBERSHIP

Number of members in good standing at the beginning of the term.	
October 1, 1886.....	7,310
Net increase in two years' term.....	15,463
Number in good standing, October 1, 1888.....	22,773

A summary of the report of Head Banker A. W. Green is given as follows:

Benefit fund statement for term ending September 30, 1888:	
Balance on hand, October 1, 1886.....	\$ 2,374.83
Received from assessments to October 1, 1888.....	222,920.77
Received from General fund to October 1, 1888.....	1,750.00
Total	\$227,045.60
Paid benefits	227,000.00
Balance	\$ 45.60
General account balance, October 1, 1886.....	371.46
Receipts for two years, to October 1, 1888.....	38,253.15
Total	\$ 38,624.61
Paid General and Contingent fund orders.....	\$36,289.76
Transfer to Benefit	1,750.00
	38,039.76
Balance	\$ 584.85
Total balance, October 1, 1888.....	\$ 630.45

The Head Finance committee made rather an unusual report, inasmuch as they declared that the reports of the Head Clerk and the Head Banker "substantially agreed." This, of course, was an admission that there were discrepancies in the Head Clerk's statement. However, there seems to be no reason for doubting the integrity of Head Clerk Kennedy. Whatever apparent shortage there may have been, it was doubtless due more to carelessness and inefficiency than to any attempt on his part to defraud the Society.

The report of Head Physician McKinnie was very long. It went into details not only on the medical history of the Society's business, but also on the general question of the character of risks assumed by insurance companies, together with a medical history as disclosed by the census of the United States.

The salaries were fixed as follows: Head Consul, \$1500; Head Clerk, \$1200; Head Banker, \$300; Head Physician, 25 cents for applications; chairman of Finance committee, \$200; other members of Finance committee, \$100 each.

Prohibited occupations were fixed to include: Railroad brakemen, firemen, engineers, and switchmen; miners, employees of gunpowder factories, wholesalers and manufacturers of liquor, saloon keepers, bartenders, balloonists, sailors on lakes and seas, plow grinders, brass workers, and professional firemen and baseball players.

The officers were all reelected, with the exception of A. M. Green, Head Banker, who was defeated by Augustus Smith, of Des Moines, by a vote of 260 to 121. The Head Office was retained at Fulton, and Springfield was selected as the place for the 1890 Head Camp.

Among the concluding acts of the session was the selection of Head Consul Root as Editor of the official paper.

CHAPTER XII

OFFICIAL Family in Discord. When the year 1889 closed there were 39,540 members in the Society after six years of effort. The optimism of the founder could scarcely have anticipated even so great a success. In northern Illinois, Iowa, Wisconsin, Nebraska, and Minnesota, especially, Modern Woodmen of America had become a popular fraternity, with an enthusiastic and intensely loyal membership. In some of the communities hardly a man could be found within the age limits and of sound health who was not allied with it. And then came a storm which raged with such violence that it seemed for a time as if the institution, builded with so much sacrifice and against so much discouragement, could not weather it.

The storm center appeared to be the Head Consul and Doctor McKinnie, the Head Physician. When Doctor Kennedy took the position of Head Clerk, thus leaving the place of Head Physician open, Doctor McKinnie was picked by the Head Consul as his successor. The two were close friends from the time of his selection in May, 1884, until the friendship was ruptured in 1889, and the rupture spread until sides were taken within the body of the Executive Council and criminations and recriminations flew back and forth until they became common property.

The immediate cause of the trouble may be questioned, but it seems to be fairly well substantiated that the first dispute arose over the refusal of the Head Consul to approve some expense bills of the Head Physician for travel. Doctor McKinnie was in the habit of going at will on work of promoting the Society. He incurred expenses which were an additional drain on a none too liberal General fund, and being unauthorized became the subject of discussion in the Executive Council. When Mr. Root criticized the bills, according to those close to the Head Consul, the Doctor retaliated by charging his chief with using the General fund without authority for his own personal benefit. Though this breach was not apparent at the time it is evident the incident rankled in the mind of the Head Physician, while the Head Consul became suspicious of the motive which prompted the Doctor to sacrifice so much time in getting in touch with the membership, and not without reason, as succeeding events disclosed.

In October, 1888, Mr. Root sang the praises of the Head Physician in his history of the Society and in 1889 he utilized the entire vocabulary of English invectives to hurl at him. Underneath the Doctor's interest in Modern Woodmen of America was an inordinate ambition for power and an intense desire for money. The Head Consul discovered to his own satisfaction that McKinnie was cultivating the membership for the purpose of using his popularity to become the controlling factor in the Society. He also saw that the preponderance of membership in Illinois would give him who held the key to the backing of this membership a great advantage in the deliberative body. Becoming convinced that the Doctor was seeking this key he began using all the expedients which an unusually resourceful mind could dictate to retain control. From this time forth the situation rapidly grew into a battle between these two men for supremacy in the control of Modern Woodmen of America, neither of them apparently foreseeing the possible result of both of them being

retired by a membership which should rise and take the control out of their hands and back into its own.

Had Mr. Root been in doubt as to the purpose of the Head Physician the fact that Doctor McKinnie permitted his name to be used at the Des Moines Head Camp as a candidate for Head Consul, with quite a number of the Illinois members voting for him, gave additional reason for the thought that the Doctor was working on plans of his own for personal preferment and advantage. The Head Consul was shrewd enough not to let it be known that he suspected McKinnie's motives, but proceeded to build his counter fortifications.

Root Moves to Elgin. One of his first thoughts was the dominance of Illinois. Satisfied that he could not overcome this dominance in the time intervening before the next Head Camp at Springfield in 1890 by an influx of membership from other states upon which he could rely to back him, Mr. Root determined to go over into Illinois with his office and thus be on the ground in the state of his adversary. Doctor McKinnie had moved from Moline to Evanston and the Head Consul cast about for a northern Illinois city which would welcome the executive office of the Society, finally selecting Elgin, to which place, however, he did not move until June of 1889. This identification with the major state, he believed, would put him on an equal footing with McKinnie in the contest which he felt was certain to follow.

Head Clerk Kennedy Resigns. But events began to happen with some degree of rapidity, even before this move was made, which gave him much embarrassment, to say the least, and put weapons in the hands of the Doctor hard to meet. In December of 1888, circumstances in connection with the financial administration of the Head Clerk's office by Doctor Kennedy caused the Head Consul to suggest his resignation which was tendered and accepted by the Executive Council immediately. The reason therefor was not then made known and the charitable view is that the business had grown in volume and complexity until it was beyond the ability of the Doctor to handle without mistakes which would be chargeable to him, by whoever made. There was a shortage of approximately \$600 unaccounted for. The Head Consul stood by the Doctor in the difficulty, the financial part of the transaction was adjusted, but the Head Consul, because of his loyalty to his friend in the time of trouble, was later held to personal accountability therefor in the general attack made upon his administration.

Frank C. Brayton Succeeds Him. L. E. Fish of Moline, chairman of the Finance committee, was temporarily placed in charge of the Head Clerk's office, and early in January, 1889, Frank C. Brayton of Lyons, Ia., was selected for the position.

The Executive Council was evidently fully advised of the exact nature of the situation relative to Head Clerk Kennedy, and assisted in straightening out the financial difficulty by giving him an extra compensation. This also later appeared in the charges of mismanagement. Doctor McKinnie, as a member of the Executive Council had full knowledge of the reason for the resignation of Kennedy, knew of the extra payment to him and its application.

Doctor Kennedy was given a position in the Field department and sent into various states where the Society was being established, and

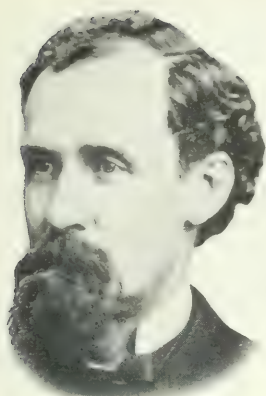
afterwards went to Elgin as the Head Consul's private secretary. These actions on the part of the Head Consul and the Executive Council indicate that they did not believe the shortage in his accounts to be due to any attempt on his part to defraud the association.

Question Legality of Board. In the Des Moines Head Camp it so happened that a majority of the Executive Council chosen did not live in Illinois. It will be remembered that under the Illinois law then in existence whose provisions governed the incorporation of Modern Woodmen of America, a Board of Directors was required. The Head Camp law designated as this board the Head Consul, Head Adviser, Head Clerk, Head Banker, Head Physician, Head Escort, Head Watchman, Head Sentry, and the three Head Managers. Doctor McKinnie, at the first session of the Executive Council after the Des Moines Head Camp, raised the question of the legality of the proceedings of the Board of Directors, claiming that a majority of its members should live in the home state of the corporation. He pressed this point so successfully at this meeting that the Board became convinced that there might be merit to the proposition.

Seeking to remedy this situation they elected three additional members of the Board, namely, Dr. E. Mammen of Bloomington, C. C. Pond of Sycamore, and S. J. Caswell of Rockford, and all from Illinois. While this gave Illinois a majority of the body as thus constituted it was soon apparent that the Executive Council had not the power to create additional offices. The matter was referred by the Head Consul to Attorneys R. M. Ireland and Frank Joslyn of Elgin, who were now legal advisers of the Society, and their opinion was positively against the legality of the proceeding. The Executive Council afterwards rescinded its action but this recession only added fuel to the flame of Doctor McKinnie's fire later.

Simulated Harmony. Up to January, 1889, and for a time afterwards, the ill feeling between Root and McKinnie did not appear on the surface. In the January issue of the *Echo* they appear as joint editors of the official publication in a harmonious salutatory. As late as the 26th of June they are found speaking from the same platform at a picnic of the northern Illinois Camps at Belvidere. And in the forensic field both were unusually able, though entirely different in their style of oratory. Mr. Root was a reasoner and the Doctor an entertainer. While the Head Consul was conscious of and proud of his accomplishment he let his audience have some part in measuring him, but the Head Physician's personal vanity was constantly pushing McKinnie into the foreground. Every act of his was weighed by him as to its effect to his advantage. The Head Consul must be given credit for having in mind a service of value to others.

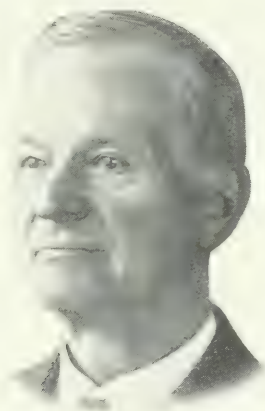
In the interim between December, 1888, and July, 1889, both men were covertly watching each other and playing for place in a final contest which each must have recognized was sure to come. The Head Consul was seeking to build himself firmly into the fabric of the Illinois membership. He had a number of strong men in that state who had been won by personal contact and who stood loyally by him from personal friendship. He had others who, from official connection with him in the Society, were true to their chief and ready to follow his lead, believing in his sincerity of purpose in the promotion of



WAYNE H. PARKS
(Head Adviser 1885)



L. P. ALLEN
(First to Receive Obligation)



W. P. HOBART
(Head Adviser 1885-1886)

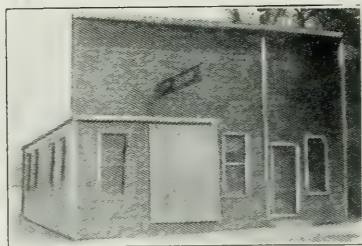


LOUIS LEPMAN
(Member Head Finance Com-
mittee 1883-1888)



MARSHALL H. UNDERWOOD
(Author of First Opening Ode
and Funeral Hymn)

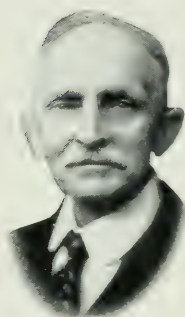
SOME OF WOODCRAFT'S EARLY BUILDERS



OFFICE OF THE ECHO
In Fulton



T. B. BROWN
Surviving Charter
Member of
Pioneer Camp No. 1



P. J. BENNETT
Charter Member
Forest Camp No. 2



OSCAR PARK
Fulton, Illinois
Charter Member
Camp No. 2



CLINTON COUNTY ADVERTISER
Office at Lyons, Iowa. Where Echo was
Printed from Beginning Until
Early in 1889

Modern Woodmen of America. To them the Society was paramount and whatever in their judgment would contribute to its development should be fostered. They looked upon Mr. Root as the natural leader of the institution he had founded. There were still others who saw at the Des Moines Head Camp a tendency on the part of some of the Neighbors, undoubtedly stimulated by Doctor McKinnie, to keep the lion's share of the management in Illinois. These men would have backed Mr. Root as against Doctor McKinnie, even if the Head Consul had not moved his offices to the state. They recognized the fact that if the Society were to become what was sought, an association of wide influence, due attention must be paid to members outside the state and a just proportion of the management must be given to them.

While the Des Moines Head Camp apparently ran through without much friction there was an undercurrent of feeling among the outside delegates that Illinois was assuming the role of dictator and unless curbed would use its power of representation in the supreme body against any sufficient recognition of other parts of the jurisdiction. Up to the time in question enough Illinois delegates to the Head Camp had the spirit of fairness to concede places to other states and keep a spirit of harmony in the membership. This fact is evidenced by the giving of a majority of the Executive Council to states outside of Illinois. This majority was further increased by the resignation of Head Clerk Kennedy and the appointment of Frank C. Brayton of Lyons, Iowa, in his stead.

Lack of Concord. At the same time Doctor McKinnie was storing up for use every irregularity, big or little, which occurred in the management of the Society. With most of them, as a member of the Executive Council, he was familiar and the rest he evidently obtained from L. E. Fish of Moline, chairman of the Finance committee. It seems that Fish and Louis Lepman of the Finance committee had several times criticized the Head Consul and the Head Clerk for loose methods in handling the finances. In the beginning of the association Mr. Root had assumed the expenditure of money and his judgment was never questioned. His one aim was to build Modern Woodmen of America and he took short cuts across the regular way to accomplish the result. He certainly was not personally profiting in any of the transactions at that time, for the calls upon his private purse were many and heavy.

As the Society grew, he continued this dictatorship, and, let it be assumed, from the best of motives. His juggling with the moneys, if such it may be termed, without strict authority, brought him the opposition of the Finance committee. Yet he was fair enough in his address to the Sterling Head Camp to make the following statement:

I desire at this time to especially commend the labors of Neighbors Fish and Lepman of the Head Finance committee; their scrutiny of every financial matter has been thorough and penetrating. While we have not always agreed upon measures, I have always found them on the side of retrenchment and economy, and the thanks of the fraternity are due them for the painstaking and faithful discharge of the duties assigned to them.

It can also be readily seen how Neighbor Fish or Neighbor Lepman would discuss with perfect freedom with a member of the Ex-

ecutive Council any irregularities in the conduct of business. Thus Doctor McKinnie could, without difficulty, possess a knowledge of the details of all acts subject to criticism. There is no doubt that during the time he was on friendly terms with the Head Consul he had consented to the manner in which the Executive Council had dealt with the irregularities, when brought to their attention, and in more than one instance had aided and abetted the adjustment which he himself later condemned.

His was one of those natures which is loyal only to itself. Strong willed, arrogant, vindictive, and yet cunning, his demands on the Head Consul for personal recognition and monetary benefits became greater and greater and were finally coupled with a covert threat of using his intimate knowledge of the conduct of affairs in open rebellion. He had already drawn from the Society as compensation approximately \$10,000, nearly as much money as had been paid all the other officers combined, with \$2000 more for expenses under various headings.

The Head Consul sought to placate him and in many instances yielded his own judgment to the demands of the Head Physician with the hope of harmonizing the official family and preventing an open rupture. He knew that some of the acts in the early history and of more recent time could be used by one inclined to make trouble to the disadvantage of the administration. He realized that, no matter what the motive which prompted the action, their recitation and enlargement by a determined enemy would have the natural result of discrediting the officers.

A Startling Question. One must not be blind to the wide experience of the Head Consul in dealing with fraternal society problems and membership. Having measured McKinnie for what he really was he certainly could foresee the dangers ahead, if the Doctor gained the ascendancy. With the machinery of the organization behind him, however, there was at least an even chance of checkmating the Head Physician in his attempt to gain control and dictate the policy of the Society up to the time when the Doctor strode into the meeting of the Executive Council and, dramatically pointing his finger at the Head Consul, loudly exclaimed:

"Where is the grave of John Bernum?"

The members of the Executive Council, with the possible exception of Mr. Root, were taken wholly by surprise at the question. They knew that a claim for one John Bernum had been paid, but it had been regular on its face and no question had been raised as to its being a legal liability. The fact that the Head Consul did not indignantly resent the evident insinuation or offer a defense or explanation on the spot was afterwards commented on by some of those present. Mr. Root looked at the Doctor for a full minute without replying and then motioned him to an adjoining room, where they conferred for a long time.

The John Bernum case was the turning point against the Head Consul and incidentally was the trump card played by Doctor McKinnie in a game in which both finally lost.

CHAPTER XIII

THE Bernum Case. As has been noted in the early part of this history, it was the custom to write members at points where there was no local Camp and these were admitted, placed in what was known as Independent Camp at the Head Office, and paid dues and assessments directly to the Head Clerk. This Independent Camp was under the direct control of the Head Consul and its affairs were handled by him almost exclusively.

An application was received in regular form, with examination by physician, passed by the Head Physician and a certificate of membership issued to one "John Bernum," of Lawrence, Kansas. Bernum was reported to have died at Houston, Texas, and to have been buried at Caldwell, Ohio. The death proofs were in regular form and duly certified. The claim was allowed and order drawn for its payment to "Amanda Bernum." A woman representing herself to be "Amanda Bernum" appeared at the Head Consul's office in Lyons with the certificate and, surrendering it, received the order for \$3000. She told the Head Consul, according to the evidence of witnesses, that she needed some of the money for funeral expenses and immediate necessities. Root advanced her what money he could get right away in cash, it being after banking hours. He took the Benefit Fund order from her with her endorsement and sent it to Head Banker Smith for payment. A few days later "Mrs. Bernum" returned and received the balance, and that was the last seen of her in Lyons. The woman was a stranger to all parties to the transaction, so far as can be learned and according to the best evidence obtainable. But there was nothing in the transaction which in any way raised suspicion. She was in possession of the certificate and everything pointed to her genuineness as the "widow" she pretended to be. The money was paid to her in the presence of four Lyons men, according to their testimony, namely, Davy, Blaine, Balch, and Pierpont. Two of these men, Davy and Pierpont, were associated with Mr. Root in an association called the Iowa Life and Pension Society, located at Lyons, Iowa, which later ceased business under orders from the Insurance Department of Iowa.

The claim was allowed January 19, 1889, and the testimony is that the first installment was paid to "Mrs. Bernum" February 12. She is described as "tall, quite heavy, good looking, dark hair and eyes, and was not dressed in mourning or in a marked manner other than to have crepe on her bonnet."

The representations prior to and succeeding the issuing of the certificate were false and fraudulent in every detail. No person by the name of John Bernum lived or ever had lived in Lawrence, Kansas; the examining physician was a myth; the proofs of death were falsified in every particular. And yet every part of the requirements for membership and from that to the payment of the claim were punctiliously fulfilled to the last dotting of an "i." There was nothing in any of the papers which called for question of the validity of the transaction, and the matter went through in the regular course of business without suspicion.

Whoever perpetrated the fraud must have been intimately familiar with the Modern Woodmen method of doing business, and

especially must have been a sufficiently close observer to know that its successful culmination could only be accomplished in a membership at large. The inspection of applicants by a local Camp and the necessary returns by the Clerk thereof precluded the probability of fraud being practiced without detection. In the Independent Camp, however, there was no such inspection and the relations between the member and the Society were directly with the Head Office.

Therefore the embarrassing situation which surrounded the Head Consul can be imagined when the Head Physician fired his question at Mr. Root: "Where is the grave of John Bernum?" No other member of the Executive Council had a hint that the claim was fraudulent until then. If the Head Consul had had his suspicions aroused he had not mentioned the matter to them. Yet the circumstances brought the weight of the onus on the Head Consul, because he was responsible for Independent Camp in which the name of John Bernum was registered. He protested his innocence and those who knew him best and had had opportunity to observe his life and conduct for years bore willing witness to their belief that any part in a conspiracy to defraud the Society could not have been his. McKinnie, however, followed him with virulent animus. He twice sought indictment of Mr. Root, first in Illinois and later in Iowa, but the grand juries refused to return a bill.

Why McKinnie's Delay. It must be noted, in passing, that several weeks elapsed between the first accusation of the Head Consul by the Head Physician and the latter's open attack. In the meantime McKinnie demanded the allowance of the bill for alleged services and traveling expenses which had been a matter of dispute between himself and the Executive Council. His claim amounted to something more than \$2000. This was entirely outside his legal compensation of 25 cents an application examined, under which he had drawn as stated more than \$10,000 from the General fund. Upon the refusal of the Executive Council to pay this additional amount he threatened to "rip the institution up the back."

No doubt can be entertained that the Head Consul realized the gravity of the situation and the effect on the Society of an open breach with McKinnie. Various concessions were made to him in the hope of restraining his threatened action. Three years later while trying to get a settlement from the new administration, McKinnie said to one of the members of the old Executive Council: "If you fellows had paid me that money you would have been saved all this trouble." But the Executive Council did refuse to pay this bill as an illegal charge against Modern Woodmen of America, although in the interest of harmony they granted the Head Physician other prerogatives which they thought would satisfy him, and supposed the affair over. They also appointed a committee to investigate the Bernum claim, and the circumstances surrounding it, which, by the way, only disclosed the certainty of its fraudulent character and did not lead to the discovery of the parties responsible therefor.

The refusal of the Executive Council to recognize Messrs. Mammen, Pond, and Caswell as officers of the Society, after having chosen them, still created discord and was held by McKinnie as an incident with which to foment the membership of Illinois as being a direct

attack on them. He held the keys to many incidents capable of enlargement into gross mismanagement by a mind bent on giving them their worst interpretation. Root still regarded the Society as his child, and seemed slow to realize that it had outgrown its swaddling clothes and that short cuts to the accomplishment of what he believed to be for its promotion could no longer be taken. But his apparent sincerity in his efforts to advance Modern Woodmen of America might have held him in his place, if it had not been for the disadvantage caused by the Bernum case and the publicity given to charges of a part by himself in the conspiracy to defraud. His protests of innocence in places where he was personally known might have weight, but when the charges were spread broadcast by a member of the official family they would travel faster than any attempt at vindication on the part of himself or his friends.

A Momentous Session. On the twenty-second day of July, 1889, an important session of the Executive Council was held. Rev. B. F. Tallman of Abingdon, Illinois, who was appointed a member of the Head Finance committee early in the year, succeeding A. M. Green of Mt. Carroll, former Head Banker, evidently came to the conclusion that the meetings of the official family under the present circumstances were no place for a minister. He resigned and A. C. Le Baron of Sharon, Wisconsin, Head Sentry, was given his place. C. O. Scudder of Evanston, Illinois, succeeded Le Baron as Head Sentry. It subsequently developed that Green's resignation came at the instance of the Head Consul and after Green had refused to approve a number of bills against the Society which were presented by Root. L. E. Fish, chairman of the Head Finance committee, afterwards alleged that the bills presented by the Head Consul were duplicates of bills already allowed and paid. The integrity of Green has never been questioned and his refusal to approve claims of the Head Consul must be assumed to be grounded in reason. Green's long connection with the Society as its Head Banker and his intimate knowledge of the methods of the Head Consul and his conduct of affairs made him especially valuable in checking expenditures. His resignation just at that time was unfortunate for the Society, but the position was in the hands of the Head Consul and evidently he appointed and removed at will, the request for resignation being sufficient to bring it, or in the event of refusal, a removal would result, as Fish discovered later.

At this session, also, Nathan Jacobs of St. Paul, Minnesota, resigned as Head Watchman and A. W. Bastian of Fulton, was given the office. Bastian was editor of the *Fulton Journal*.

Open Warfare. On the evening of July 22, Doctor McKinnie appeared at the Head Consul's office in Elgin and demanded to see the files of the proofs of death. Root's secretary refused his demand and requested him to wait until the Head Consul was present. He angrily left and sought a justice of the peace, made affidavit that he was wrongfully deprived of papers to which he was entitled and which were in the office of the Head Consul of Modern Woodmen of America in the David C. Cook building. On this affidavit a writ of attachment was issued and placed in the hands of an officer. In the meantime the secretary had taken the Bernum papers and dropped them out a window to one of the girls employed in the office and she had taken them away and secreted them. When the Doctor came back with

the officer the secretary barred the door and refused them admission. The officer broke down the door and entered, but the papers could not be found, of course. The public press published this incident and the membership naturally began wondering. It was the first suggestion outside the official circle that anything was wrong.

McKinnie began ordering the Executive Council to meet first at Elgin and then at Fulton and assumed direction of affairs. Mammen, Caswell, and Pond, the pseudo members of the Board of Directors who had failed to obtain their recognition, seem to have been around at each of the meetings. Whether Doctor McKinnie thought he could catch the Head Consul napping and get a rump meeting at which these men would help make up a majority of the Executive Council does not appear. But there was a busy week for the body from the 23rd to the 30th day of July. On the latter day the *Fulton Journal*, which was loyal to Root's cause throughout, had the following item:

The several meetings of the Board of Directors of the Modern Woodmen of America held last week at Fulton and Elgin have resulted in reconciling the differences between Head Consul Root and Head Physician McKinnie, and also in restoring harmony on the Board. There was a conflict of opinion between the Head Officers of the Order, as to the duties and powers of those two officials, and we are pleased to state that everything has been happily adjusted and cordial relations restored all around.

This attempt to gloss over the situation, all the facts of which were in possession of the editor, Mr. Bastian, with the statement that it was only a difference of opinion of the two officers as to their powers and duties was apparently made with the hope of lulling the minds of the questioning membership. A clear, frank, and plain statement of the fraud perpetrated and the attempt by the Head Consul to ascertain the guilty parties, as he afterwards insisted, would have put him in a better light than to have the information come to the members from outside sources, coupled with a charge that he had knowledge of the fraud and was a party to it.

If he really believed, as indicated by Editor Bastian, that McKinnie had been satisfied and the incident was closed he was doomed to a rude awakening. The Doctor seems never to have paused for an instant. He had demanded that the Head Consul resign at the time he charged him with guilty knowledge of the Bernum fraud. He kept hammering this demand at Root, not only to his face but began taking the charges and demand to the members outside. Various Camps in Illinois were visited by him and the charge of conspiracy to defraud the Society was repeatedly made therein against the Head Consul.

The members of the Board of Directors, outside these two, seemed stunned by the events and unable to lay a course which would lead to amicable adjustment of the differences between the two important fellow officers. In the beginning of the controversy Root had the support of a majority of the Board. When the July meeting was held and McKinnie demanded, "Where is the grave of John Bernum?" and charged the Head Consul with complicity in the fraud, after the private conference between the two, Root offered to resign, but

MODERN WOODMEN OF AMERICA.

BUSHNELL, ILL., JUNE 27, 1890.

VENERABLE CONSUL, CLERK, AND NEIGHBORS OF ALL LOCAL CAMPS. GREETING:

At a meeting of 41 delegates, representing Central Illinois Camps, Modern Woodmen of America, held here today for the purpose of discussing questions pertaining to the good of the Order, the undersigned were appointed a committee to issue a call to each Camp to send one or more delegates to a convention to be held in the city of Rock Island, Ill., Thursday, July 24, 1890, at 10 o'clock, a. m., to confer together concerning the present condition of our Order and to take such action for our future welfare and protection as may be deemed advisable by the delegates present at such meeting.

The importance of this convention will be apparent when we consider that two assessments have been made when one will pay all death losses and leave a surplus. The Head Clerk's report in the May and June Echo states that on the 1st of May there was on hand in the Benefit Fund \$61.18, and that all death losses were paid up to No. 322. The losses upon which we are liable since May 1st, according to the assessment cards, are as follows:

No. 3.—Death Losses Nos. 322 to 340.....	\$97,000
No. 4.—Death Losses Nos. 341 to 349.....	19,000
Nos. 5 and 6.—Death Losses Nos. 350 to 365.....	34,000

Total..... \$87,000

The Echo fails to give the amount received from the May assessment, but does state the membership on May 1st was 44,462. Our assessments have always realized more than one dollar for each member. \$45,000 each for the May assessment and one assessment in June would be a very low estimate indeed. This would pay all death losses and leave a surplus of over \$50,000 in the Benefit Fund. Yet we are called upon for an extra assessment.

The circular issued from the Head Clerk's office attempting to explain why two assessments have been made proves if anything that more than one assessment is wholly unnecessary.

The daily papers state that J. C. Root, Head Consul, and others have organized a "Sovereign Camp of the World of Modern Woodmen of America" at Omaha, Neb. This movement is without authority of Woodmen law and was made without notice to the membership.

In the suit of the State of Illinois against J. C. Root and other head officers the defendants have done everything in their power to delay the trial of the case.

The unanimous sentiment of the delegates present was in favor of holding the per capita tax due July 1st and all moneys collected on assessments Nos. 5 and 6 in the hands of the local Bankers until after the meeting at Rock Island, which can be done without forfeiting charters and policies.

There was also a strong feeling against the plan of representation to the Head Camp adopted by the Executive Council.

Arrangements are being made for reduced rates on railroads. Each delegate can obtain particulars of his local ticket agent.

Neighbors, we feel that our Order is in great danger. In counsel there is much wisdom and in unity there is great strength. Let us meet together with but a single object—the good of the Modern Woodmen of America.

Yours for the best interests of the Order,

H. C. AGNEW, Jack Oak Camp, No. 201, Macomb, Ill.,	} Committee.
W. S. TOBIE, Augusta Camp, No. 527, Augusta, Ill.,	
T. J. SPARKS, Acacia Camp, No. 271, Bushnell, Ill.,	
W. K. GITHENS, Rescue Camp, No. 212, Hamilton, Ill.,	
H. F. WILLIS, Astoria Camp, No. 281, Astoria, Ill.,	
SAM'L BLAIR Jr., Milan Camp, No. 67, Milan, Ill.,	

By VAN L. HAMPTON, Camp 568, Colchester, Ill., Secretary.

BUSHNELL CIRCULAR



VAN L. HAMPTON
Secretary Bushnell and
Rock Island Meetings
in 1890



FRANK C. BRAYTON
Head Clerk



P. T. BAKER
Head Finance Committee



A. F. MORRISON
Head Clerk



DR. G. W. CLENDENEN
Head Physician



C. O. SCUDDER
Head Sentry



A. W. BASTIAN
Head Watchman

OFFICERS APPOINTED TO FILL VACANCIES IN 1889-1890

the tender was accompanied by a condition that he be paid \$15,000 to settle for sums personally advanced to the Society, mainly to pay mileage and per diem at the Des Moines Head Camp. No attention was paid to the offer, but a committee was appointed to investigate.

Augustus Smith, who was then Head Banker, testified in a grand jury investigation at Des Moines later that he and other members of the Board asked for an investigation by disinterested parties, but that neither Root nor McKinnie would consent thereto. The committee did find that both Root and McKinnie had made overcharges against the Society and received moneys to which they were not entitled, and that they were both making money out of the official paper. But no investigation brought any light on the responsibility for the Bernum fraud. Mr. Smith further declared that several members of the Board insisted that the good of the Society would best be subserved by the resignation of both Root and McKinnie from their official positions. But neither would yield. The so-called resignation of Root, with its impossible condition, is not to be considered as an expression of willingness to clear the situation by withdrawal. McKinnie, having in mind obtaining control of the Society and using it to his own personal advantage, was equally obstinate.

The good of the Society and its future now became secondary considerations in the contest for supremacy between the Head Consul and Head Physician. The outside press was kept advised by McKinnie of all the sensational events and the membership began to know that the trouble was deep-seated and serious.

Season of Turbulence. The summer and fall of 1889 were filled with turbulence. The apparent adjustment of the breach between Root and McKinnie again became an open break. The Doctor, who had been made Assistant Editor of the *Echo* when Kennedy resigned, quit contributing to the columns of that publication. In September the Executive Council displaced Root as editor and appointed A. W. Bastian, Head Watchman and editor of the *Fulton Journal*. This brought a strong character into the effort to reassure the membership through the columns of the official paper. McKinnie, pining for avenues of publicity, late in the year began the publication of a personal organ to carry on his drastic arraignment of the Head Consul, and gave it the appropriate name of *The Maul and Wedge*. This was circulated to the Camps through a committee, the expenses of publication being paid by individual and Camp subscriptions, but mostly by the Doctor himself.

In the meantime the Executive Council had requested the Head Physician's resignation and, failing to get it, on October 26 declared the office vacant and named Dr. G. W. Clendenen of Fulton to fill it. McKinnie enjoined the act, but failed to get a permanent court order and his removal finally became effective in February, 1890. The press of Illinois, Wisconsin, Iowa, Nebraska, Kansas, and Minnesota, eager for sensation, spread the news of disaffection and charges of maladministration. Old-line companies seized on the situation as a "horrible example" of the impossibility of successful coöperation in the matter of protection. A crisis confronted the Society such as few organizations depending on the will of the membership have ever been compelled to meet.

CHAPTER XIV

HHEAD Officers Bewildered. Up to the time the Executive Council ousted him Head Physician McKinnie seemed to have a fair prospect of unseating Head Consul Root and perhaps getting the executive reins in his own hands. The other Head Officers seemed bewildered by the many conflicting stories that were being circulated and uncertain as to the attitude they should take. There were some strange and sudden changes in the way they lined up on questions coming before their meetings in the summer and early fall of 1889. At one time there was a strong disposition to request Root, as well as McKinnie, to resign. At last, however, they saw clearly that the Doctor was out to rule or ruin and the final vote to unseat him was unanimous.

The same mental process as the leaders experienced followed among the members, but it was slower. It took the latter about one year from the time they first learned that something was amiss to make up their minds what to do. Their subsequent course showed that they believed at least part of the things McKinnie had said about Root, as well as a good many of the things Root had said about McKinnie.

McKinnie Redoubles Activity. If McKinnie was active before the Council voted to remove him from office he was doubly active afterward. Hardly a day passed that he failed to set some new scheme afoot to have the Society's charter revoked, force a receivership, have the offices declared vacated or to otherwise invoke the intercession of the courts or the state officers, or arouse the membership through the various agencies of publicity with which he was so familiar. He was even charged with being responsible for the appearance of Root's likeness and an uncomplimentary paragraph among the crooks and plug-uglies depicted in the pages of the unsavory *Police News*!

There was but one object in printing *The Maul and Wedge* and that was to drive Root and his friends out of power. Publication had continued almost a year before its editor perceived that he had been too successful—that not only was Root fated to go, but he, instead of becoming Root's successor, was doomed to also be dropped by the wayside. There were about ten editions and revisions of *The Maul and Wedge* and they appeared nearly every month from November, 1889, to the following October. In this undertaking, as with the other weapons he used, McKinnie was always on the aggressive. He used facsimiles of records, letters, and other official documents and displayed remarkable activity in getting them and making them appear to prove his side of the case. When any new angle developed he contrived to tell about it first, leaving Root and the *Echo* to follow with belated rebashes and explanations. The trouble from his standpoint was that he was too active.

The crowning act of McKinnie was the lodging of complaint with the State Auditor of public accounts in Illinois which led to an official investigation of the Society's affairs and the eventual filing of an ouster suit by the Attorney General against all the Head Officers of the Society, the former Head Physician included.

Mr. Root Plans a New Society. Root was wise enough to see that it would be impossible to hold his place with a membership so completely saturated with the thought that he was guilty of wrongdoing, and evidently believed the Society could not survive the shock of the contention. Early in 1890 he began to plan for his own inevitable ouster from office either by a Head Camp or by decree of court. He took a list of the membership and all other information of value, and began the details for the formation of a new Society. The charitable view of his action is that he did not expect Modern Woodmen to survive and on its wreckage he hoped to build a new organization.

He called a conference at Omaha, Nebraska, of B. W. Jewell, F. A. Falkenburg, W. M. Guiwitz, R. T. Court, F. F. Roose (Head Adviser of Modern Woodmen), Daniel Maltby (Junior Deputy Head Consul of Modern Woodmen), Dr. W. O. Rodgers, W. N. Dorward, and John T. Yates, to whom he submitted his plans and the material he had obtained from the records of Modern Woodmen, of which he was still Head Consul. They joined with him in the preliminary work and on June 6, 1890, the new Society was organized with the ritual of the Modern Woodmen of America and the titles of the officers the same as in the Society of which he was still head. The name assumed was The Modern Woodmen of the World. Falkenburg was made provisional Head Consul and was authorized to organize the Pacific jurisdiction, with the seven Pacific states as territory. He established himself at Denver, Colorado, and proceeded immediately to transfer the Modern Woodmen membership in that state to the Modern Woodmen of the World, while the same effort was made in the old states of the Modern Woodmen of America.

With this situation of the chief executive officer of the Modern Woodmen of America bending his energies to establish a new society, the membership inflamed by the press, a bitter contention in the courts, and charges of dishonesty in the official family piling up without reservation of doubt in their making, it is little wonder that the Society of Modern Woodmen of America was considered in a precarious condition.

But forces had been set in motion, slow to get under way at first, but determined and earnest when finally aroused to action. The story of the saving of Modern Woodmen of America furnishes an evidence of what can be done by united effort of men of courage, conviction, and ability. The best brains in the Society came to the rescue. The Camps selected their best men to represent them and the fight for the preservation of that which now is the greatest fraternal beneficiary Society in the world was on.

First Note of Warning from Camps. The first Camp to sound a general note of warning, so far as is known, was No. 29 of Rock Island, of which Maj. C. W. Hawes, later Head Clerk, was a member. On September 25, 1889, this organization discussed means of getting the members from all over the jurisdiction together for a conference. As a result the Camps of Rock Island county held a meeting November 20, at which a circular letter was prepared to be sent to all the Camps. This letter briefly recited the situation and the failure of the Head Officers to make satisfactory explanations of the charges made against them and asked all Camps to join in a petition for a special Head Camp. Camps of McHenry county, Illinois, met the same day at Woodstock and authorized endorsement of the Rock Island letter.

There were similar meetings in other parts of the jurisdiction soon after this and most of them favored a special Head Camp, but the Head Consul steadily opposed one on the ground that there was no money on hand to meet the expense. Then there was a lull for a few months, which came to a sudden end when a double-header assessment was called in May, 1890.

January 9, 1890, the Executive Council held a meeting. Head Clerk Brayton, who was a resident of Lyons, Iowa, was requested to remove across the river to Fulton so as to insure a majority of the Council being Illinoisians, as the law required. He declined to do so and resigned, A. F. Morrison being named as his successor.

Double-header Stirs to Action. The call for a double-header was a result of bad management, but it brought matters to a head very shortly. Several assessments had been skipped during the months of controversy and the Benefit fund had been allowed to run low. Then came influenza early in 1890, increasing the number of deaths, and there was no surplus to meet the emergency.

Special meetings were held during the next few weeks to formulate protests. Talk of state jurisdictions began to be generally heard. Other states were jealous of the power of Illinois and anxious to assert themselves. Nebraska, Kansas, and Wisconsin declared for state jurisdiction. Root was anxious to get away from Illinois' restrictions, but against any plan by which the other states might be given separate control. McKinnie, while doing his best to thwart Root's plans to remove the headquarters of the Society west of the Mississippi, was also against state jurisdiction. Finally a number of members got together in Illinois and took the first step in a movement which was destined to clarify the muddled situation and bring to the front men capable of leading the Society out of the wilderness in which it had been wandering for many months.

Meeting at Rock Island. A mass meeting of Modern Woodmen was called and met at Bushnell, Illinois, June 27, 1890. It was presided over by H. C. Agnew of Macomb, Illinois, and Van L. Hampton of Colchester, Illinois, was chosen secretary. The situation in the Society was thoroughly discussed and the action of the Head Consul in organizing the new society with a name so similar to the old association was the subject of vigorous comment. It was there declared that the evident intention of Root was to attempt to supersede Modern Woodmen of America with the new society and to use his present position to that end. The chairman and secretary were authorized to issue a general call to the Camps to send delegates to a meeting to be held at Rock Island, Illinois, on July 24, 1890, for the purpose of considering the evils which threatened the fraternity and to take such action as was necessary to meet the situation.

In the meantime Root had issued his call for a special Head Camp to convene at Des Moines on July 15, 1890, as will be noted later. Events happened so rapidly that to keep a chronological record is almost impossible at times.

The meeting which resulted at Rock Island was remarkable for the strength of the men who composed it and for the immediate intelligent conception of the problem which presented itself, as well as for the calm and judicial weighing of the course of action to be

followed. While some passion characterized some of the speeches, on the whole the temper was one of unhesitating determination to save the Society by sane method and legal procedure.

Joseph L. Haas of Rock Island, called the assemblage to order and a temporary organization was established by the unanimous election as chairman and secretary, respectively of H. C. Agnew of Macomb, Van L. Hampton of Colchester, the officers of the Bushnell meeting. Spencer Mattison of Rock Island, was made temporary assistant secretary.

After an address of welcome by Mayor William McConochie of Rock Island, and response thereto by the temporary chairman, a Committee on Credentials was appointed, consisted of Spencer Mattison of Rock Island, S. A. Murdock of Havana, and James Blaisdell of Rock Island. When the committee reported the temporary organization was unanimously made permanent. One hundred and seventy-nine Camps were represented.

The following named were constituted a committee on resolutions: For Illinois, J. L. Haas, T. J. Sparks, George Price, William A. Northcott; for Michigan, Dr. C. A. Fletcher, Dr. C. M. Watson; for Wisconsin, Dr. J. F. Rood, J. H. Ludington; for Nebraska, F. P. Baker, J. T. Kunkey; for Iowa, W. A. Hall, L. P. Allen.

A motion was adopted inviting Doctor McKinnie and the Head Consul or any of his friends to address the convention. The Doctor accepted. He entered into detail relative to the situation unearthed in the official body of the Society, which resulted in the action taken by the State Auditor through the Attorney General. He also reviewed the Bernum case and the acts of Head Officers in connection therewith, giving his reasons for charging dishonesty. He was questioned at length by various delegates and revealed many alleged details of mismanagement in the Society's affairs.

A. W. Bastian, Head Watchman and Editor of the *Echo*, spoke in defense of the management of the Society, and denied the charges which had been made derogatory to the Head Consul. He also was questioned at length and insisted that the whole trouble had its origin in a quarrel between the Head Consul and Doctor McKinnie arising out of the latter's attempt to get control of the Society for his own personal ends.

Bring Out Northcott. One of the strong men who appeared at this meeting was William A. Northcott of Greenville, Illinois, who pleaded with such eloquence and sincerity for concerted action to save the Society that he immediately took high rank in the minds of the delegates, and wielded a potent influence in shaping the action finally taken. He was then 36 years of age and in the full flush of young manhood. As a member of the Committee on Resolutions he helped materially to shape the expression of the convention.

Root failed to appear in answer to the telegram of invitation sent to him at his home in Lyons, Iowa, and it was later learned that he was at Omaha engaged in the work of pushing the organization of the Sovereign Camp. In the resolutions adopted by the convention this Society was referred to as the "Sovereign Camp of the World, Modern Woodmen of America."

The convention created a Committee on Recommendations and the chair appointed thereon N. G. Truby, Illinois; L. P. Allen, Iowa; J. H. Russell, Wisconsin; Dr. A. I. Carper, Michigan; J. C. Sloan, Nebraska, and A. Cummings, Minnesota. The purpose of this committee is not very clear, but apparently it largely shaped the action finally taken by the body in providing means for the giving to the Camps of information relative to the convention proceedings.

The interest of the delegates was demonstrated by their voluntarily assessing themselves \$1 per capita to provide funds for publicity. A committee consisting of William A. Northcott, Van L. Hampton, and C. W. Hawes was appointed to prepare an address to the membership to be sent with a review of the action of the convention.

And thus there came into prominence in this assemblage another character, who afterwards in official capacity, side by side with William A. Northcott, helped to reclaim and firmly establish Modern Woodmen of America. The relationship thus first linked in this committee between Mr. Northcott and Major Hawes was destined to continue without intermission until the death of both but a few months apart, a quarter of a century later. The lives of these two men in that period are inseparable from the history of the Society and to their integrity and ability is due largely the restoration of confidence on the part of the membership which preserved Modern Woodmen of America to succeeding generations.

Rock Island Resolutions. The resolutions adopted by the convention read as follows:

First: We renew our confidence in the association of the Modern Woodmen of America, which now comprises about one thousand four hundred Camps, with a membership of about forty-five thousand, and believe that it offers the best and cheapest plan of mutual insurance yet devised, and it is our sole purpose to do all in our power to preserve the association intact, and protect it from the evils that threaten it; and we believe that by wise counsel and prompt action the Modern Woodmen of America will soon be started upon a new era of prosperity and growth.

Second: That, whereas there are now pending in the Circuit court of Whiteside county, Illinois, grave charges of fraud against some of the Head Officers of our order, and that owing to delay and technical obstructions on the part of these officers in answering these charges the welfare of the association is imperiled; it is our wish that these charges be vigorously pushed to as early a termination as possible.

Third: That while we withhold any formal expression as to the guilt or innocence of these parties until the proper tribunal has passed upon the matter, we hereby commend Attorney General Hunt and Auditor Pavey for the fidelity and energy they have shown in giving the matter a full and fair investigation, and all others who have made efforts to preserve the good name of the Modern Woodmen of America.

Fourth: That we advise all the Camps to send representatives to the Head Camp called to meet at Des Moines, Iowa, on the 12th day of August, 1890, and we believe that by a full attendance such action will be secured as will place

our association on a sound footing, and relieve us from the troubles that now embarrass us.

Fifth: That we favor the payment by the different Camps of the double assessment, known as Nos. 5 and 6. We do not believe that this double assessment is necessary, but we are fearful that other double assessments will become necessary.

Sixth: It is our belief that there is too much power vested in the Head Consul and Executive Council by the laws of our association, and we favor such changes as will restore these powers to the membership, to be exercised through the Head Camp.

Seventh: It is the sense of this convention that the organization of the so-called "Sovereign Camp of the Modern Woodmen of America," at Omaha, Nebraska, as a separate and distinct order from the Modern Woodmen of America, but borrowing our Ritual, plan, and virtually our name, is without warrant, and a trespass upon the rights and good will of our order, and is severely condemned by us. The benefits of the Modern Woodmen of America can be extended by ourselves, and we are satisfied that we can secure Head Officers who will protect us.

Plan Law Revision. The arbitrary powers exercised by the Executive Council and the damage being done through the organization by Root of a society designed to take over the membership of the Modern Woodmen, while still the chief officer of this Society, prompted the appointment of a committee to formulate a revision of the Fundamental Laws and Constitution, to be presented to the next meeting of the Head Camp. The committee as named by the chair was as follows: Illinois: Dr. E. E. Mammen, Dr. P. L. McKinnie; Iowa, W. L. Kellogg; Michigan, C. M. Watson; Nebraska, F. P. Baker.

A motion was made that a committee be appointed to nominate officers for consideration by the Head Camp, but the inadvisability of such action was apparent to the greater number of delegates. The suggestion was not favorably acted on. The friendships made in the convention, however, had much to do with the choice at the Springfield Head Camp in the following November.

While Doctor McKinnie was treated respectfully and was listened to patiently the sentiment was apparent, though then under cover, that the quarrel between him and Head Consul Root and the notoriety consequent thereto made advisable the leaving of them both out of official connection with any reconstructive program.

Editor Bastian promised to print the proceedings of the Rock Island meeting in full, including the resolutions adopted, and did so, though not until August issue, which came out after the special Head Camp at Des Moines had been held. Inasmuch as the latter meeting transacted no business and all formal action was deferred until November the stand at Rock Island undoubtedly became known in time to have an important effect in the reassuring the members and unifying sentiment. No one seems to remember whether the special committee ever sent out an address to the membership and no copy of such a circular has been found. In view of the short time intervening before the special Head Camp and the promise of full

publicity in the *Echo* it is probable that no further action along this line was considered necessary.

Even more important than its immediate effect over the jurisdiction was the influence of the Rock Island meeting upon the course followed at Des Moines a few days later, when machinery for the reorganization of the Society was created. Though the latter assemblage was unable to legislate because of an injunction secured by McKinnie there was nothing to prevent threshing out conflicting views and agreeing upon a constructive program for the regular Head Camp, and this was done. The note of reassurance first sounded at Rock Island and the warning against hasty action first formulated there helped to bring the delegates at Des Moines together and blaze a trail for them to follow out of the dangers and perplexities of the hour.

Root had issued a call for the special Head Camp on July 15, stating that one-third of the Camps had requested it and making the purpose broad enough to cover any possible action. His decision no doubt was hastened by the recommendation adopted at Bushnell that the Camps refuse to pay the double-header assessment. Compliance would have brought ruin at once, a fact which was realized at Rock Island, where payment of all dues was urged.

Des Moines Meeting Enjoined. McKinnie had been for a special Head Camp up to the time the Head Consul called one and then he began protesting against a meeting, declaring it was merely a scheme of Root to remove from Illinois and reorganize the Society as part of his sovereign camp. Finally he went before Judge Richard S. Tuthill in the Circuit court of Cook county, Illinois, and secured an injunction. This was done on July 27 and it was impossible to get a hearing and have it dismissed before August 12. At first the plan was to ignore the writ, since the meeting was to take place in Iowa, where the court had no jurisdiction. Head Officers living in Illinois hurriedly left the state to escape service, all except Head Sentry Scudder of Evanston. The Executive Council met at Clinton and August 8 addressed a letter to all Camps stating that the Head Camp would positively be held, regardless, and so more than a thousand delegates assembled on the appointed date.

McKinnie made the injunction a good deal broader than to merely prevent the transaction of business. The order also prohibited taking any of the records of the Society out of the state, attempting to remove the headquarters from Fulton, collecting the double-header assessment, enforcing any penalties upon Camps refusing to pay, or using the name Modern Woodmen of America or its membership lists in connection with any scheme of reorganization.

The Doctor gave the names of twenty-five other members as joining with him to invoke the action of the court, but most of them subsequently formally denied that he had been authorized to do so.

It must be admitted now that the former Head Physician had performed a real service to the Society in securing this writ, but he got no credit for it at that time. If matters had gone as Root planned, the other states in all probability would have deserted Illinois, either setting up separate jurisdictions or joining with the sovereign camp. Kansas, Nebraska, Iowa, and possibly Wisconsin were ripe for such

action. There would have been nothing in the way of using the old name, seal, ritual, and whatever else was desired to insure the success of the new organization. In fact there might have been no Modern Woodmen of America, as previously constituted, left by the time the meeting was over. But all McKinnie got for his trouble was condemnation and it was so strong and so general that his personal ambitions in connection with the Society never afterwards had much chance of being realized.

Head Officers Respect Injunction. When August 12 came it was found that the Head Officers had changed their minds as to the advisability of trying to transact business at Des Moines. This did not add to the popularity of the Root administration among the delegates, since it left them to pay their own expenses unless they could get their Camps to do so. August 11 the Executive Council conferred and it was also in session next morning at the time set for the Head Camp to open. Two hours passed and the Head Consul did not appear to call to order. Everybody was growing decidedly impatient when he finally showed up and stated that it had been decided to respect the injunction and there would be no formal Head Camp. Attorney R. M. Ireland spoke explaining the legal situation, but his address was not very well received.

At an early morning conference of state delegations, E. S. Bertram of Kansas had been partially agreed upon as temporary chairman if Root declined to act in that capacity. After Ireland was through Dr. E. R. Hutchins of Des Moines took charge. Bertram was nominated for chairman, and declared elected on viva voce vote. The Illinois delegation, 500 strong, protested and bedlam reigned. Finally, when the Illinoisians were on the point of leaving the hall, a leather-lunged delegate from that state mounted a chair and got the attention of his fellows long enough to persuade them that the wise thing to do was to come to order and see if some basis of agreement could not be reached. That plea saved the day, and probably the Society, too. Adjournment was shortly taken until afternoon to give everybody time to cool off.

After noon there was another round of oratory, which did not help much, and then a committee of three from each state on resolutions was appointed and adjournment taken until evening. The committee was composed of L. E. Tuttle, James M. Graham, and C. T. Heydecker, Illinois; E. R. Hutchins, A. D. Peck, and B. E. O. Simonds, Iowa; J. H. Pierce, G. B. Thompson, and J. H. Miller, Wisconsin; E. E. Murphy, J. G. Johnson, and J. W. Breidenthal, Kansas; W. J. Bryan, W. N. Norwood, and C. C. McNesle, Nebraska; J. R. Dunning, H. C. Hedges, and N. W. Roberts, Michigan; W. H. Dawson, H. B. Grees, and B. D. Smith, Minnesota, and W. S. Stockwell, South Dakota. Breidenthal was made chairman and Hutchins secretary.

All Interests Harmonized. The committee was literally deluged with resolutions offered by states, sections, and individuals. Everybody seemed to have a plan. After a vain effort had been made to piece them together into some intelligent program they all went into the waste basket and this is the report finally brought in and unanimously adopted:

Neighbors: Your committee on resolutions have had a continuous session of three hours and have discussed freely, and as they believe, fairly and impartially the resolutions placed in their hands. With a fraternal and neighborly spirit of loyalty to the order they have adopted the following and recommend to you the same action:

Resolved, first: That Neighbors of Modern Woodmen of America, in convention assembled declare their unqualified disapproval of those members who are responsible for the proceedings of injunction by which a properly called special session has been defeated and a vast amount of expense and labor unnecessarily sacrificed.

Resolved, second: That we request the Head Consul to use every effort to have the Tuthill injunction dissolved as soon as possible.

Resolved, third: That it is the sense of this meeting that the original basis of representation be that for the next regular meeting of the Head Camp.

Resolved, fourth: That it is the sense of this convention that at the Head Camp meeting in Springfield, Illinois, in November, a Grand Head Camp should be organized by the delegates in attendance and that states having four thousand or more members may at that time organize state jurisdictions with absolute and entire control of their funds. That Illinois may retain the present charter, adopting it for its jurisdiction with such changes as it may see proper to make, and that contiguous states having less than four thousand members should be grouped together in one or more jurisdictions as their aggregate membership may suggest.

Resolved, fifth: That we earnestly recommend all Neighbors to pay their assessments promptly and thus sustain the credit of our beloved order and tide it over the temporary difficulties which at present threaten it.

The meat of the report was in the last paragraph. The Grand Head Camp, state jurisdiction idea, and condemnation of McKinnie were concessions to the prevailing sentiment. Everybody seemed pleased and after the selection of a committee to put reorganization plans in concrete form for presentation at Springfield the meeting closed amidst mutual congratulations. The committee on reorganization was composed of C. T. Heydecker, Illinois; Dr. E. R. Hutchins, Iowa; J. H. Pierce, Wisconsin; W. J. Bryan, Nebraska; W. S. Stockwell, South Dakota; H. C. Hedges, Michigan; W. H. Dawson, Minnesota, and J. G. Johnson, Kansas.

Next day at Des Moines Root assembled those whom he had interested in his new fraternal venture and changed its name from the Sovereign Camp of the World, Modern Woodmen of America, to Sovereign Camp, Woodmen of the World.



DR. E. R. HUTCHINS



HUMPHREY PIERCE



W. J. BRYAN



W. H. DAWSON



C. T. HEYDECKER



H. C. HEDGES



J. G. JOHNSON

REORGANIZATION COMMITTEE APPOINTED AT DES MOINES



L. E. FISH



DR. H. M. KENNEDY



DR. P. L. MCKINNIE



REV. B. F. TALLMAN



A. C. LEBARON



S. P. LELAND

HEAD OFFICERS UNSEATED IN STORM OF 1889-1890

CHAPTER XV

AN INVESTIGATION Begun. On November 5, 1889, George L. Marchand and John J. Brinkerhoff, employed by W. C. Pavey, Auditor of Public Accounts of Illinois, began an investigation of the affairs of the Society, which they completed on November 15. Following their report to the State Auditor, George Hunt, Attorney General of Illinois, in the name of the state, began proceedings in the Circuit court for Whiteside county, Illinois, the county in which is located Fulton, then the *locus quo* of the corporation Modern Woodmen of America.

He charged that the examination made by the State Auditor's department showed "that the books and accounts of the business affairs of the association have been kept in an irregular and unbusinesslike manner; that certain books of financial transactions have been mutilated; that money collected for mortuary purposes has been used for the expenses of the association; that the annual statement for the year ending December 31, 1888, does not truthfully state the liabilities of the association; that the funds of the association have been misappropriated; that the officers have failed to take and keep proper vouchers for the expenditures of the association; that the Head Consul failed to furnish the books showing the financial transactions of his office until the evening of the last day of the examination, although demand for the same was made at the beginning of the examination, and that the Head Consul refused and failed to produce and submit for examination important proofs and papers in his possession, after demand was made for the same; and that other improper and irregular methods and practices are carried on by the officers of said association; and that on the 21st day of December, 1889, the said Auditor of Public Accounts communicated said facts to the Attorney General."

The Attorney General alleged that to cover up a shortage in the accounts of one of the officers, an increase in salary of \$600 was unlawfully allowed to him (by the Executive Council) and the warrant turned over to the Head Consul to make the adjustment. He further charged that the Head Consul collected sums of money and retained them without accounting to the Society for them and that when his books were demanded he refused to produce them until 9 o'clock in the evening of the last day of the examination, and that he then brought in one ledger, one cash book, one cash sales book, and one journal showing sales on account. The cash sales book was mutilated, having four pages cut out. Root was alleged to have removed or caused to be removed from the office at Fulton books and papers of the association necessary to a complete examination of the affairs of the Society.

He charged that Root, having charge of the Supply department, collected from the Society a greater sum for the supplies purchased by him than he paid for them.

In relation to the Bernum claim the Attorney General recited that on the 8th day of February, 1889, "the Head Consul and Augustus Smith, the Head Banker, caused to be charged against the association and paid a false and fraudulent claim of \$3000, pretended to be for the death of John Bernum, a pretended member of the association,

when in fact there was no such member and no such person died, and that the claim was wholly fraudulent and fictitious. And the said officers, or some of them, received and collected the money and appropriated it to their own use." The name of the supposed beneficiary, as stated in the charges, was Amanda Bernum.

The Head Consul was charged with having received and retained unaccounted for at least \$3800 belonging to the association and also to have charged as paid to "the secretary" of the association, for the association, on March 31, 1889, the sum of \$1031, when in fact the money was not received by the secretary.

The Head Consul and Head Clerk Brayton were also alleged to have certified to the State Auditor that on December 31, 1888, there was no indebtedness existing against the corporation, when in fact it was then in debt to the amount of about \$10,000 over and above its contingent mortuary liabilities.

It was also represented by the Attorney General that no receipts were taken or kept on file in the office of the corporation for money expended for the expenses of the association and that the Board of Directors were guilty of gross irregularity and neglect in permitting the affairs of the Society to be conducted in an improper and unbusinesslike manner.

All the officers were ordered to appear in court to show cause why they should not be removed from office and the Attorney General asked that if they were so removed the Court appoint officers to take charge of the affairs of the corporation.

Unsavory Publicity. These proceedings in court were seized upon by the press as savory news and given wide publicity. The membership aroused to action and leaders in the Camps in the several communities began to study methods of saving the Modern Woodmen. The growth in 1889, before the knowledge of the charges became public, was net 14,564. The increase in 1890 was only 3147.

The proceedings instituted by the Attorney General of Illinois included both the Head Consul and Doctor McKinnie as defendants and the charge of participation in the acts which were criticized rested against the Head Physician in common with the other officers. And in the final determination by the Court he was included in the findings as one held responsible for the condition. The determination of the action did not come until the 16th day of April, 1892. In the meantime events had occurred which will be related in the subsequent chapters, by which the removal of the officers and the appointment of new ones by the Court, as prayed for by the Attorney General was rendered unnecessary.

Testimony Is Voluminous. Delay in the Attorney General's case against the Head Officers was due in large part to the large volume of testimony offered on both sides and the many ramifications followed out in detail at various times and places. Two notaries public were employed, one in Illinois and the other in Iowa. Material witnesses disappeared and so did exhibits, especially those desired by the state. Among the latter were the Bernum death proofs, which Root said were stolen from his valise in a hotel while he was attending a grand jury session in Des Moines. A. C. Owens, a relative of Root by marriage and publisher of the *Echo* just before Bastian took charge of it, suddenly disappeared from his home in Chicago and was said to have gone

to South America. He left with his wife a notarial seal carrying the inscription "M. E. Morton, Notary Public, Noble county, Ohio," with which, there is little doubt, the proofs of the Bernum burial had been attested. Discovery of this seal made a solution of the Bernum mystery seem imminent, but the absence of Owens, loss of the original proofs necessary to prove authenticity, and other baffling circumstances in which the shadow of Root's hand was frequently seen, finally led every investigation into a blind alley and left the case unsolved.

Root, in his testimony in the Pavey case, went to extraordinary pains to explain away the charges against him. His testimony, running to hundreds of thousands of words, reviewed his career in detail throughout his connection with the Modern Woodmen. A careful reading of the evidence and study of the circumstances, however, forces the conclusion that, while he had no part in the original plot, he soon divined who the guilty ones were and that, because of self interest, family pride or some other motive, he elected to cover up the material evidence, so far as he was able, and shoulder whatever blame might come to him for so doing.

The Court's Determination. The Court's determination of the matter may as well be given here, rather than later in order of time. The state was represented by the Attorney General, A. C. Bardwell, and Walter Stager; J. C. Root by R. M. Ireland and William Barge; F. F. Roose, A. F. Morrison, Augustus Smith, C. F. Hamlin, C. O. Scudder, C. C. Farmer, C. K. Erwin, and S. H. Zimmerman by R. M. Ireland; P. L. McKinnie by R. S. Farrand; the Modern Woodmen by J. W. White, who was at this time (1892) a member of the Board of Directors of the Society. The Court found that "sufficient cause existed for the institution of this cause when the same was begun. And the Court doth further find that it appears to the satisfaction of the Court that the defendant, J. C. Root, has been guilty of material irregularity and violation of law, as charged in the amended information, to the injury of Modern Woodmen of America; and that the defendants, F. F. Roose, Augustus Smith, P. L. McKinnie, C. C. Farmer, and C. K. Erwin have been guilty of material irregularity and violation of the law as charged in the information, to the injury of Modern Woodmen of America; and at the time this said cause was instituted sufficient cause existed for the removal from office of said defendants, J. C. Root, F. F. Roose, A. F. Morrison, Augustus Smith, C. F. Hamlin, P. L. McKinnie, A. W. Bastian, C. O. Scudder, C. C. Farmer, C. K. Erwin, and S. H. Zimmerman, and that since the institution of this cause and prior to the hearing thereof all of said defendants last above named ceased to be officers of Modern Woodmen of America by the expiration of their terms of office and the election of their successors, wherefore decree of removal can not be entered against them." The costs of the action were ordered paid by the defendants, excepting Morrison, Bastian, Scudder, Hamlin, and Zimmerman, seven-tenths to be paid by Root, but the sheriff never was able to collect them.

Root Tenders His Resignation. Disregarding for the moment the final determination of the action, which is given here merely for convenience and that the discussion of the matter may be completed and dismissed in this connection, a return may be had to the temper

of the membership as a result of this agitation. The almost constant pounding of criminations and recriminations could not fail to produce a spirit of unrest. Root himself began to see the tumbling walls of the castle of fraternity which his vision gave to the world. He tendered his resignation as Head Consul to the Executive Council, to be by them accepted, if they believed he had been guilty of want of integrity in the conduct of the affairs of the Society. But most of the members of that body, as then constituted, were his friends and it may be stated that they remained his friends during all the rest of his life. Some of them might have purged themselves of responsibility for any irregularities which might have crept into the management, but they all elected to stand or fall with him. His resignation was not seriously considered by them.

It must be remembered, in considering all the acts of the officers, that the Society was growing at a tremendous rate and that the expenses of the field were far beyond the provision made therefor. The Head Consul, all his life, had been in the habit of wading through obstacles to accomplish results. The Head Camp had refused to longer allow borrowing from the Mortuary fund to help the General fund. But the money was there and was direly needed for promotion purposes. The very growth which it helped to obtain would enable the money to be returned. Of course, if the growth continued recourse would again have to be made to the fund to meet it. This action, though illegal, would not necessarily have been for other purpose than the advantage of the Society.

CHAPTER XVI

THE Epoch Making Head Camp. The manner in which the entire Root administration was unseated in the Springfield Head Camp was comparatively peaceful. Neither faction was able to muster much strength and both evidently went into the meeting fully aware of the determination of the delegates to make a clean sweep and quite fully resigned to their impending fate. McKinnie made a scene at one session when he challenged statements in some of the official reports, but failed to make much of an impression and the delegates finally walked out of the hall in protest against the disorder. Root made no effort to influence the trend of events.

Sentiment of members of Modern Woodmen of America when the time came for the Head Camp at Springfield in 1890, was almost unanimous for the retirement of the old Head Officers. There was no doubt as to the attitude toward Root and McKinnie, at least. Head Banker Smith, Head Physician Clendenen, and Head Clerk Morrison were candidates for reelection, and A. M. Green, who had been forced off the Head Finance committee because he displeased both Root and McKinnie, sought vindication by election to the post of Head Banker which he had filled for three terms earlier in the history of the Society. Others in the official family saw there was no chance and kept out of the contest. The four who made the race might as well have saved themselves the trouble. Word was passed at Springfield that the safe

course was to make a clean sweep and this was done. Not only the old Head Officers but all who had figured prominently on one side or the other in the two years' controversy whose names were presented were rejected.

Each local Camp was entitled to one delegate in the Head Camp, and these delegates were for the most part the ones who had taken part in the special Head Camp at Des Moines. They had passed through the hectic stage of partisan discussion and were ready to do business with calm deliberation. There had been little, if any, actual loss in members, only a slowing down in the rate of growth. About four thousand individuals and not a few Camps were in suspension, or had lain themselves liable to it, but nearly all were ready to return to the fold once they were assured that the affairs of the Society were in honest and competent hands. Official reports for the two-year term ending September 30, 1890, showed a net gain of 19,527 members. The vitality of the organization was destined to prove a revelation even to the more optimistic among the rank and file.

The most serious danger, as a matter of fact, lay in the movement for state jurisdiction, though this menace was not so generally recognized then as it became later. Other states felt that Illinois had an unfair advantage under the terms of the charter and as a result of the preponderance of membership, and state jurisdiction seemed to offer a remedy. The movement never received much encouragement from official sources and certainly it got none from the new leaders just coming to the front in Illinois. Stout opposition and legal difficulties united for its discouragement and ultimate defeat, though several states, notably Kansas and Nebraska, sent delegates with iron-clad instructions to put it through.

The Des Moines Committee's Work. Selection of the committee at Des Moines in August of 1890 to provide a plan for carrying out the will of that meeting was a fortunate one though there were some changes in the body actually serving at Springfield. A. R. Talbot took the place of Bryan of Nebraska; N. W. Kenney succeeded Stockwell for South Dakota, and Charles L. Ward was added for North Dakota, which was first recognized in that Head Camp as a separate state. The members took their responsibilities in all seriousness and gave considerable time and thought to the subject. While definitely instructed for state jurisdiction it is suspected that the majority from the beginning of their deliberations, doubted the wisdom of such a course, welcoming the discovery of obstacles which seemed to make its adoption impossible.

Equally as pronounced as the desire to get rid of all the contending factions and restore complete harmony was the demand for the establishment of popular government within the Society. The members were determined to end one-man control. The plan was to deprive the Head Consul's office of many of its powers, especially in connection with finances, and vest them in a Board of Directors who would be directly responsible to the membership. The reorganization, necessarily, was to be a radical one, not only with respect to personnel of officers, but in form and manner of doing business. The fact that it was undertaken by men, many of whom were just beginning their

professional or business careers and relatively inexperienced in fraternal insurance, makes the success of the undertaking all the more remarkable.

Only a few delegates went to Springfield looking for trouble and their inning was short. The great majority were for peace and there was but a single session in which the discordant elements got out of hand. Newspapers in advance of the Head Camp predicted a big fight and the possibility of one was always present. After the meeting had adjourned the *Illinois State Journal* complimented the leaders on the skill with which they had steered through the rocks and shoals that beset their course. Root gave up the Head Consulship and all its perquisites without a struggle or the display of any bitterness. In fact, he was quite generally commended for his fairness and good sportsmanship. Even McKinnie, who had precipitated the only open clash that took place, wound up by congratulating the new officers and expressing faith in the future of the Society under their leadership.

The strong desire to avoid all moot questions and wipe out all evidences of the old controversy was typically shown in the printing of the proceedings of the Head Camp. Three thousand copies in pamphlet form were ordered prepared and distributed among the delegates and Camps. Only the briefest allusion was made to clashes on the floor and all references to personal or factional differences were edited out of reports of officers, which were presented in condensed form. The report of the Head Consul was censored with particular severity because in it he had given a somewhat elaborate defense of his official acts. Several hundred copies of the original in printed form were distributed at the meeting but so little was thought of it that not a single copy was preserved for the files of the Head Clerk's office.

McKinnie Demands the Floor. It was the allegations made by the Head Consul which later were expunged by the editors, together with some of the statements of the retiring Head Physician and Head Finance committee that brought out the only serious discord of the three days' session. This came after the report of the committee on analysis and distribution had been offered suggesting the disposition to be made of recommendations of Head Officers and standing committees. Before the motion to adopt was put, Doctor McKinnie bobbed up in the aisle and moved toward the Head Consul, flourishing a paper to attract attention. Confusion began instantly. Some shouted for him to sit down, others demanded that he be heard. With great difficulty the former Head Physician made himself heard. He demanded an opportunity to reply to reflections made upon his official acts by retiring officers. He also moved that the report of the state auditor upon his examination of the Society a year earlier be read before the Head Camp. Root ruled him out of order on the ground that there was another motion before the house. The noise grew. Transaction of business became impossible. Many of the delegates were standing on chairs shouting at McKinnie, the Head Consul, and at each other. Finally, in disgust, some began leaving the hall.

Official minutes record a motion to adjourn until 8 o'clock in the evening. Some delegates who were present say they doubt if there ever was such a motion or any vote taken. They assert that the

exodus continued until the hall was empty, that no further business was transacted or attempted at that session.

Thus did the Society, through its formally elected representatives literally turn its back upon both McKinnie and Root, neither of whom could muster a corporal's guard to help him fight his battles before the Head Camp.

Root's report was a long one. It reviewed some of the ground covered in the printed statement submitted at the special Head Camp at Des Moines three months earlier. Credit was given the retiring Head Officers for the really remarkable growth of the Society during the term, made in the face of obstacles. There was an elaborate argument, backed with statistics, to show the fallacy of state jurisdiction. This argument was inspired by the recommendation of the special Head Camp which the Head Consul formally presented, as he was in duty bound to do. He also discussed the Des Moines meeting at some length, condemned the Tuthill injunction and the one who invoked it in vigorous fashion and attempted to place responsibility for the condition of the General fund upon the shoulders of the former Head Physician. Perfect faith in the survival of the organization was expressed, the report closing with this paragraph:

With such nobility of object and purpose Woodcraft will become so firmly entrenched in the hearts of the people that generations yet to come will bless the faithful minds who have evolved the plan, valiantly presented it to the attention of the world and stood by it when threatened and assailed from within and without its ranks. Millions of dollars will be disbursed, tens of thousands will be relieved from distress, thousands of Neighbors will be followed to their last resting places by craftsmen of Woodcraft with hearts full of sympathy for the bereft who have been made better by the teaching of a ritual that came as if by inspiration from a loving Father from the sympathetic heart of its author, who has loved the order and given to it the best efforts of his life and the sincere, loyal, and unselfish devotion which an earnest man can only give to the idol of his very soul.

There were, of course, other allusions to the troubles of the Society than those appearing in the reports of Head Officers. For instance, G. L. Marchand, who had taken part in the investigation by the auditor and who later made an examination of accounts from November 5, 1889, to October 1, 1890, gave formal warning by letter that any effort to construe his later report as covering the period prior to the former date would be a perversion of the facts. This and all other incidental injections of discordant matter were either disposed of in the most expeditious manner possible or ignored altogether. Root lent his aid as presiding officer to head off discussion of such subjects.

By-law Changes. Proposed changes in the By-laws took the regular course. The special committee of one member from each state met in Springfield in advance of the Head Camp opening date, and had its work well in hand. Its report was submitted through the regular committee on rituals and laws. Doctor Hutchins was a member of both bodies and as chairman of the standing body read the laws when they were under consideration in committee of the whole. There was much discussion but the Head Camp, by attending strictly to

business, finished this part of its work on the second day, November 12, and was ready to adjourn on the 13th.

The principal change was the creation of a Board of Directors of five members, three from Illinois, charged with complete responsibility for the financial management. This Board was required to order all assessments and pass upon all orders issued by the Head Clerk upon the Head Banker. Its duties included supervising the purchase and distribution of all supplies, conducting all investigations, deciding all appeals formerly passed upon by the Head Consul, filling all vacancies except in the office of Head Consul, assuming the minor functions of the Head Camp when that body was not in session, and keeping detailed records and making reports of all its proceedings. Most of these provisions were required by the terms of the act under which the Society was incorporated and which had not been fully complied with up to that time. Corporations not for profit were obliged to create boards to handle funds. In the case of the Modern Woodmen this served to put a check upon expenditures for field work which many felt had been excessive under the old administration.

There were 961 delegates, Head Officers, and members of committees entitled to sit in the Springfield Head Camp. To reduce the expenses of future Head Camps, State Camps were inaugurated, each local Camp being entitled to representation in them and State Camps to select delegates to Head Camps on the basis of one delegate for each 500 members and one delegate at large for each state. In spite of the experience of the old administration with a depleted General fund the demand for economy prevailed and the amount of the Per Capita tax was left unchanged at \$1 per member yearly to pay all running expenses. Criticisms of Head Physician Clendenen at the time of his appointment to succeed Doctor McKinnie resulted in the adoption of a clause requiring all Camp Physicians to be graduates of recognized schools of medicine.

The question of state jurisdiction never came before the Head Camp. The fight on its behalf was abandoned in the preliminary stage. Main reason for its failure, as stated, was the absence of any provision under the laws for putting the plan into effect. It appeared that states wishing to handle their own death claims would have to reorganize from the ground up, thereby losing the advantage of affiliating with the parent body. This difficulty seemed insuperable to the western delegates and the Illinois leaders probably lost little sleep trying to find a way around it.

C. T. Heydecker, chairman, led the fight in the special law committee against state jurisdiction. The same question had been before the Independent Order of Foresters of which he was vice-chief ranger. In that connection he had consulted with E. S. Smith, then assistant attorney general of Illinois and later for many years judge of the Sangamon county Circuit court. The two had searched the statutes in a vain effort to find authority by which the plan could be inaugurated. Heydecker raised the point before the Modern Woodmen special committee which conferred with Attorney General George Hunt and J. J. Brinkerhoff, head of the insurance department of the state auditor's office. The attorney general gave no encouragement to the western members. The latter also held private consultations

with Judge Smith, then representing the Attorney General in supervising the prosecution of the Pavey ouster suit, and evinced much disappointment over his failure to sanction the step they were advocating. Apparently the only alternative to continuing under the old plan was the forming of new societies and instructions from home did not contemplate anything so radical. So the state jurisdiction movement in the Modern Woodmen died a'borning.

There was also another reason which gave the westerners pause. It does not appear in any official records of the Head Camp, but is referred to in the files of the *Illinois State Journal* of November 12. Cutting loose from the main body of the Society involved the immediate necessity of finding ready cash or its equivalent. The desire of those advocating separation was to defer the date of making it effective until after the bills of the Springfield Head Camp had been paid out of the General fund. Expenses of the Kansas delegation alone amounted to about \$7000. In other words, it was necessary for the general Society to put the states taking over their own government on their feet financially, and this, in view of the existing state of the General fund, was asking a good deal.

Most of one evening's session was devoted to discussion of the manner of holding the election of officers. It was decided to use the Australian system, having five ballot boxes, so that there might be no question whatever as to the freedom of each delegate to express his own preferences without fear of criticism or other unpleasant consequences. The retirement, under such circumstances, of every old Head Officer and the defeat of every individual who had been involved in factional differences under the retiring administration shows how effectively the work of educating the membership had been done and with what fidelity the local Camps were represented in the Head Camp. Determination to have an entirely new deal was general. Lacking leaders of much experience in fraternal administration men of strong common sense were chosen with a preference for those having legal training. The new Head Consul and all five Directors were lawyers in active practice and their professional knowledge proved highly useful in extricating the Society from its many vicissitudes.

Five Candidates for Head Consul. Illinois expected to supply the new Head Consul and had five candidates in the race. Other states centered upon Doctor Hutchins who thus became a formidable contender. W. A. Northcott of Greenville, Illinois, had won favor by his clean-cut campaign for a thorough house-cleaning and his demonstrated ability and eloquence. Believing he would develop outside strength and perceiving the necessity of getting together, the Illinois delegation caucused the morning before the election and decided to center its fight on his behalf. Other nominees from the state were C. T. Heydecker, Marvin Quackenbush, J. W. White, and A. M. Cavan. On the first ballot the three last named received scattering votes but other delegations gave Northcott enough support to elect him with 428 votes out of 780 cast, 317 going to Doctor Hutchins.

A somewhat similar situation presented itself in connection with the choice of Directors. Western states centered upon A. R. Talbot of Nebraska and J. G. Johnson of Kansas, voting for them alone, so they received a majority of all votes cast on the first ballot. The three highest Illinois candidates were Heydecker, White, and Milton W.

Mathews and they were elected by acclamation under suspension of the rules, on motion of Doctor Hutchins.

There was a spirited contest over the Head Clerkship and it took three ballots to reach a decision. Maj. C. W. Hawes of Rock Island, Illinois, led all the way. He had been identified with the campaign for a genuine clean-up from the very beginning and had figured prominently in the Bushnell and Rock Island meetings. He was an experienced accountant and had a distinguished Civil war record. A strong delegation from the northern part of his state was backing him. His greatest handicap lay in a rumor that he had been a McKinnie partisan. When this had been proven false he came out on top in a field of eight candidates. A. F. Morrison, retiring Head Clerk, failed to show much strength and withdrew after the second ballot.

Two ballots settled the question of Head Banker, D. C. Zink of Nebraska being chosen. A. M. Green was his leading rival in a field of five, one of whom was Augustus Smith, retiring incumbent.

Salaries had been fixed in the revised By-laws at \$1500 each for Head Consul and Head Clerk, \$600 for Head Banker, \$5 per day for Directors and Auditors for the time actually employed, and 25 cents per application passed upon for the Head Physician. It was evident that the last named, as in the past, would have the best paying office and so there were more candidates for the place than for any other single one, fourteen in all. The names of so many Illinois physicians were proposed that finally a delegate suggested that all Camp physicians from that state present in the meeting be put on the list. A question as to the identity of the one making the motion brought the answer that he was Dr. Frank Swallow of Valley Falls, Kansas. At once a chorus of voices nominated Doctor Swallow and he was elected on the second ballot. Doctor Clendenen stood a poor third. Doctor McKinnie received a solitary vote and announced later that if he could find out who cast it he would inflict corporal punishment upon the culprit. The offices of Head Adviser, Head Escort, Head Watchman, and Head Sentry being without compensation and the incumbents deprived of places on the Executive Council the election of men to fill them excited little interest. There were two aspirants for Head Adviser but only one for each of the other places.

Head Officers Elected. Omaha, Nebraska, was chosen over Madison, Wisconsin, as the place of holding the next Head Camp and the date fixed for November, 1892. Following is the complete list of new Head Officers:

Head Consul—W. A. Northcott, Greenville, Ill.

Head Adviser—H. C. Hedges, Lansing, Mich.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—D. C. Zink, Grand Island, Neb.

Head Physician—Frank Swallow, Valley Falls, Kan.

Head Escort—W. H. Dawson, Clayton, Minn.

Head Watchman—L. H. Hassee, Hampshire, Ill.

Head Sentry—L. E. Mentch, Carey, Ill.

Board of Directors—M. W. Mathews, Urbana, Ill.; J. W. White, Tampico, Ill.; C. T. Heydecker, Waukegan, Ill.; J. G. Johnson, Peabody, Kan.; A. R. Talbot, Lincoln, Neb.

Auditing Committee—H. O. Larrabee, Winona, Minn.; Humphrey Pierce, Appleton, Wis.; Perry Perkins, Des Moines, Ia.



JOHN W. WHITE
Director



W. A. NORTHCOTT
Head Consul



C. T. HEYDECKER
Director



A. R. TALBOT
Director



J. G. JOHNSON
Director



MAJ. C. W. HAWES
Head Clerk



MILTON W. MATHEWS
Director

GROUP OF HEAD OFFICERS ELECTED IN 1890
(Executive Council)



HUMPHREY PIERCE
Auditor



L. E. MENTCH
Head Sentry



DR. H. O. LARRABEE
Auditor



H. C. HEDGES
Head Adviser



W. H. DAWSON
Head Escort



D. C. ZINK
Head Banker



DR. FRANK SWALLOW
Head Physician



L. H. HASSEE
Head Watchman



PERRY PERKINS
Auditor

GROUP OF HEAD OFFICERS ELECTED IN 1890
(Minor Officers)

Camps in arrears were ordered by resolution to pay all dues or stand suspended. On motion of H. C. Agnew of Illinois the following resolutions were passed:

Resolved, That the reports of the Head Consul, Head Physician, and Head Finance committee be referred to the incoming Board of Directors with instructions to fully investigate the same, together with all charges and complaints of mismanagement and wrongdoing by any person or persons, and when it has completed such investigation, it report its findings to all local Camps.

Resolved, further: That if in such investigation the Board of Directors find that any person or persons have defrauded this order out of any money or willfully violated any public law, then said Board of Directors are hereby instructed to recover all such money by due process of law and to vigorously prosecute all such persons, and to pay all necessary expenses which in the judgment of said Board of Directors have been or may be incurred for the best interests of the order.

Root's Farewell. In installing the new officers Head Consul Root said: "Permit me to say as the retiring Head Consul that I retire with a consciousness that I have done the best I knew how to serve you; I have worked early and late and made this order my ideal; I have passed through scenes which God grant I may never have to pass through again; and I shall retire from this office feeling that I have at least the respect and confidence of all good men. And I leave to future generations to say whether these efforts have been a misfortune, whether these labors have been wasted and whether those who have been benefited have been grateful to those of your order who have served in and out of season, who have served year after year by your kind permission and election."

After the Doxology was sung, with much feeling, Head Consul Northcott declared the Head Camp adjourned, adding: "The delegates upon returning to their Camps can tell them that the Modern Woodmen of America have this day started upon a new career of prosperity, popularity, and power"—a prophecy which time fully bore out, thanks in great measure to the high class of men selected to assume the management of the affairs of the Society and their faithful and unceasing labors on its behalf during the years that followed.

CHAPTER XVII

WORK of the Springfield Head Camp was summarized and consolation held out to members in the western states who had been so strongly committed to state jurisdiction in the first circular sent out by the new Head Officers under date of November 22, from which the following is quoted:

First, we congratulate you upon the ability and high character of the delegates composing the Head Camp which convened at Springfield, Illinois, on the 11th day of November, 1890, and on the work accomplished by that Camp. There were nearly one thousand delegates in attendance and probably no other body of that size and character ever represented more ability and integrity, or were ever more wise and harmonious in their action. "From the nettle, danger, they plucked the

flower of safety." The first great difficulty to be met was the question of state jurisdiction and it looked in the beginning as if this was the rock upon which the order would split, but fortunately this question was settled by the laws of the State of Illinois under which we are chartered and which forbid state jurisdiction. Too much praise can not be given to the delegates who came instructed to demand state jurisdiction for the manly and graceful manner in which they accepted the conclusion of the law and for the harmonious and enthusiastic way in which they continued to work for the good of the order and expressing their determination to stand by it under the existing laws; and when the Camp adjourned after the completion of its work greater harmony was existing between the Neighbors from the different states than was ever before known and the delegates went home believing "that there is not enough water in the Mississippi river to divide the Neighbors of the Modern Woodmen of America."

Old Officers' Secret Meeting. The retiring officers did not forget, before the Head Camp business had been finished, to meet secretly in Executive Council session and allow themselves and standing committees mileage and per diem. The total allowed was \$1063 and the General fund was overdrawn as a result. The regular mileage and per diem committee already, in the course of its labors, had allowed the same officers the aggregate sum of \$371. This was the last act of that Council before sine die adjournment.

Payment of claims for Head Camp expenses did not close the old account. The new Board of Directors was inundated with bills of every description. Those who had been so ruthlessly cut off with nothing to hope for in the way of further favors bethought them of such pretexts as could be vested with the garb of plausibility to exact further compensation. Many of these claims had a valid basis. Some were pure inventions and were rejected. Unique among them were bills of expense by McKinnie's associates who had "helped save the order." Referring to those which were contested the Board in its report for 1892 said:

"The remaining cases, however, are extraordinary in their nature and when once disposed of, will, it is hoped, never be duplicated in the order's history. They represent the dregs of the order's cup of bitterness. They represent our membership's painful reminder of incompetence, avarice, and dishonor in high places, which, it is hoped, when once blotted out, will never be repeated."

Miscellaneous bills amounting to several hundred dollars, some of them going back to the Des Moines special Head Camp, were passed upon at the early sessions of the new Board. Several others were contested and settlement dragged on for two years. A few got into the courts.

McKinnie's Claim. The largest single claim was that of Doctor McKinnie, which amounted to \$10,000, approximately. He contended that he had received no compensation as Head Physician since early in 1889. In addition he submitted an itemized bill covering all his expenses in "protecting the charter," investigating the Bernum death fraud, prosecuting his two injunctions, and participating in the Pavey oyster suit in which he, as well as the other Head Officers, was a defendant. The new Board separated his claims into two classes and January 16, 1891, settled those growing out of the discharge of his

duties as Head Physician for \$4750. Claims based on litigation and investigations were not finally acted upon until late the following year. At the Omaha Head Camp these and claims of L. E. Fish and H. C. Agnew were referred to a committee on claims of which James M. Graham of Illinois was chairman. This committee declined to make a specific recommendation, saying in its report:

"Your committee is of the opinion that there is grave doubt as to whether there is any legal liability on this order for the payment of said claims, or any of them, but they are further of the opinion that some of the amounts expended constitute a sort of equitable claim, or rather, a moral obligation on this order because of the good that resulted to the order from such expenditures." The matter was referred to the Board of Directors to act.

McKinnie's remaining claim for about \$5000 was settled late in 1892 for \$1550. Fish's original claim was for \$1653.89, but he added interest making it \$1700. He wanted compensation partly for work done as chairman of the finance committee but mostly for "investigating" during a period of more than a year under the direction of McKinnie. He finally accepted \$600 in full settlement. Agnew submitted a bill for services as attorney in assisting McKinnie and it was eventually declared valid and paid in full at \$282.70.

Deputies' Claims. The most formidable claims, taken together, were those turned in by Ogden H. Henderson and D. S. Maltby, respectively Senior and Junior Deputy Head Consuls. June 2, 1884, as has been stated, Head Consul Root signed a contract guaranteeing each, in addition to the regular compensation of fieldworkers, 10 per cent of the General fund receipts for a period of five years. Root justified this arrangement on the ground that in no other way could he get experienced organizers in the field and without experienced organizers the Society would not have succeeded. The contract evidently was not at first generally understood, even among the other Head Officers, but it was discussed in the Head Camp at Sterling in 1886. Then the Head Consul defended his course, saying the agreement had only about two more years to run and objections were dropped. When the new administration took charge in 1890 it was found that when the five-year period ended Root had renewed the agreement for five years more, reducing the compensation to 5 per cent of the General fund income to each of the two Deputies. Henderson and Maltby continued their work with the Society until they learned that the new Head Officers were not disposed to recognize their contract. Then they went with Root and the Woodmen of the World. The Directors in their 1892 report referred to the Henderson and Maltby claims in this language:

It is the opinion of this Board that no more deliberate or shameless attempt to fleece the order was ever made by any one entrusted by it with authority than is found in these two contracts, and although those interested have already profited by them to the extent of over \$14,000, it is to be hoped that not another dollar of the order's money will be paid upon them until every legal defense has been exhausted.

Each Deputy, as stated, had received about \$7000. Each claimed about the same sum as further compensation, and it was estimated that if their contracts ran to the end in 1894 each would collect about \$6000 more, or \$20,000 in all.

Maltby filed suit for \$7000 in the United States Circuit court at Omaha. The first trial took place in 1891 before Judge Dundy and jury and a verdict for the plaintiff resulted. Then the Court granted a rehearing on a plea of error and at the second trial at the November, 1892, term, the jury disagreed. A third trial was about to be started when a settlement out of court was reached, the plaintiff accepting \$2625 in full payment. Henderson waited to see how the Maltby case came out and then settled without a lawsuit for \$3100.

One of the first acts of the new Board of Directors was to notify R. M. Ireland, Ellis & McCoy, and William Barge that their services as attorneys for the defense of the Society in the Pavey suit were no longer required. All except Ireland accepted the dismissal. The Elgin attorney held out for compensation, finally filing suit in Kane county for \$1155.69. Before the case came to trial he settled for \$300. The attorneys named drew from the Society from July 1, 1889, to the end of the Root regime, about \$4000 for defending the Head Officers in court.

When Dr. G. W. Clendenen was engaged as Head Physician to succeed Doctor McKinnie he agreed to accept a straight compensation of \$100 per month. The new Board settled with him on this basis. Later he brought in a bill for \$3025 on the ground that he was entitled, under the By-laws, to 25 cents for each certificate passed upon. This claim was rejected and the Doctor filed suit in the Whiteside county Circuit court. On the day set for trial he accepted \$133 in full settlement and paid the costs.

New Societies Formed by Old Officers. Three new fraternal benefit societies were formed as a direct result of the McKinnie-Root upheaval in the Modern Woodmen, and two or three others came later as an indirect consequence.

Head Consul Root was charged with organizing the Sovereign Camp to make a place for himself in case he lost his position with the Modern Woodmen through court proceedings or failure of reelection. Several persons are living today who testify to having heard him say, in substance: "When I organized the Modern Woodmen of America I was a philanthropist, thinking of the service I might render to others. When I formed the Woodmen of the World I looked out for Number One." He held the office of sovereign commander for life. With him to help build up the new organization he took such influential members of the old one as were willing to continue to follow him. There were half a dozen of the more effective fieldworkers, F. F. Roose, Head Adviser; Doctor Kennedy, former Head Clerk; Doctor Clendenen, Head Physician; C. K. Erwin and C. C. Farmer, Head Managers; S. L. Waide, chairman of the Head Finance committee; Lewis G. Blaine, the first Head Banker, and others. Some did not long remain. Others retained their connection with the newer organization for many years.

After his experience with the Modern Woodmen, Doctor McKinnie for a long time engaged in the real estate and insurance business in Evanston, varying the comparative monotony of this vocation with ventures in mining in Colorado. Associated with a brother living in that state he participated in the opening of the Leadville silver district and the Cripple Creek gold district.

Several months before his claims against the Modern Woodmen had been settled Doctor McKinnie organized the Home Forum Benefit

Order. Associated with him were L. E. Fish of Moline, former chairman of the Modern Woodmen finance committee, and S. J. Caswell of Rockford, who once was a Modern Woodmen Director by appointment and who had been secretary of the celebrated "committee of safety." McKinnie was grand president, Fish, grand secretary, and Caswell, grand treasurer. McKinnie furnished most of the ideas for the Home Forum, wrote the ritual and dictated its policies.

Incorporation took place January 1, 1893, and reports showed 1642 members on that date. By 1898 the number had risen to nearly fifty thousand. Then a rate readjustment took place and a year later there had been a loss of 12,000. Strange as it may seem the weakness of the Home Forum lay in the character of its risks. With his previous experience and the fact that he had been a successful physician, the founder of the organization might have been expected to see the need of giving this subject especial attention. He seems, however, to have been more intent upon other phases of the business and soon the death rate began climbing as it never did in the Modern Woodmen.

The readjustment was so radical that disaster quickly followed. McKinnie decided to get out. In September, 1900, the Home Forum voted to consolidate with the Safety Fund Insurance society of Syracuse, N. Y. This organization had only about three thousand members and was prosperous. The effort to assimilate the Home Forum with 25,944 belonging at the end of 1900 was too much for it. Though it took over only the members, and not the assets and liabilities of McKinnie's society, it soon found it had bitten off too much to masticate. In one year it lost more than half of the combined membership and in two years it went into the hands of a receiver.

In 1897 Fish ceased to be grand secretary and the position went to Frank J. Clendenen, a relative of McKinnie.

Out of the Home Forum came the Court of Honor. It sprang from a schism that developed during the grand forum in 1895, some of the leaders refusing to longer follow McKinnie's leadership and forming a society of their own which for a time profited by the mistakes of the parent organization, but finally lost its identity in a consolidation.

When Doctor Clendenen was approached with an offer to take the place of McKinnie as Head Physician he promised to discharge the duties for a less consideration than had been previously paid, explaining that he desired the experience. From this it is inferred that he then had in mind a venture of his own in the fraternal insurance field which was shortly launched.

Soon after he was retired from office with the Modern Woodmen, Doctor Clendenen set about organizing the Mystic Workers of the World. He planned nearly all the details and though his office in the society was merely that of medical examiner he took chief responsibility for its success and advanced the funds necessary to get it on its feet. First steps to organize were taken in 1891. Growth in the beginning was slow and not until 1896 were the first 500 members secured. Then it was possible to incorporate and from that time forth growth picked up wonderfully. Doctor Clendenen at first made the society a sort of side issue, continuing his medical practice in Fulton as his chief means of earning a livelihood. Removal of its head office from Fulton by the Modern Woodmen helped the Mystic Workers

locally. Then, after a few years, other men of force and ability in the work became associated in the management. When a readjustment of rates became finally necessary the society was strong enough to pass the crucial test in good shape. Doctor Clendenen wrote the original ritual and prepared the by-laws of the organization and was its only medical examiner until 1910.

CHAPTER XVIII

CONDITIONS When New Administration Entered. Though still alive as a fraternity, Modern Woodmen of America was practically dead as a business organization when the new administration took charge of it in November, 1890. It was paying death benefits with reasonable promptness, but there was no assurance that it would be able to long continue to do so. Its field forces had done little for six months or more and growth had come almost to a standstill. Many Camps and individual members were in suspension for failure to pay assessments and dues. Records in the Head Clerk's office had been badly kept and were left by the retiring administration in great confusion, making it extremely difficult to find out what the exact conditions were. The old system of administration, if there ever was anything worthy of the term, had been outgrown, together with the office quarters, and it was necessary to at once devise a new plan of doing business, as well as to arrange for more room for the Head Clerk's forces. There was nothing in the General fund and uncontested claims against it, including mileage and per diem for the Springfield Head Camp, amounted to about \$30,000. The 50 cents extra assessment authorized at Springfield would not meet the deficit and it was by no means certain that the members would promptly pay even that sum.

Monday, November 20, the new administration assumed charge of affairs. Head Consul, Head Clerk, and Directors met at the Head Office in Fulton to take stock. They found the outlook discouraging, but went resolutely to work. One of the first things they did was to personally restore some semblance of order in the office. Business had been neglected for several weeks. Correspondence had accumulated and there was a miscellaneous collection of parcels and papers which had been dumped into a large box. These were sorted and assigned for final disposition. Steps were then taken to get some sort of an inventory of supplies and a list of fieldworkers from Root, the retiring Head Consul. A statement to the membership was drawn up. With the coöperation of citizens of Fulton, who were stirred by an effort that had been made at Springfield to remove the Head Office to Rock Island, arrangements were made for more commodious quarters in a new building, soon to be completed. Interviews were granted to a number of former officers and attaches of the Society with claims for goods and services. It was a busy week and the Society's outlook at the close was a good deal more promising than at the beginning.

Special Per Capita Tax Levy. The statement to the members went out under date of November 22. It was signed by Head Consul, Head Clerk, and all the Directors. Principal acts of the Springfield



W. A. NORTHCOTT



MAJ. C. W. HAWES

Head Camp were reviewed and the Society was congratulated upon the ability and fidelity of the men who represented it on that occasion. The manner of handling funds and the safeguards provided for them, together with the new plan of representation and of selecting Head Camp delegates in State Camps were explained. The first State Camps were announced for the second Tuesday in January, 1891. A call was issued for a special per capita payment of \$1. Prediction was made that the litigation in which the Society was involved in connection with its former Head Officers would soon be disposed of, and the circular ended with the following paragraph, evidently based upon hope rather than upon actualities:

The order is now increasing at the rate of fifty new members each day, and with the assistance of all Neighbors and the faithful performance of all duties by its officers, our order is destined to soon become the greatest and best fraternal insurance Society the world has ever known.

The contingent mortuary liabilities were found to be \$49,000, with \$6303 in the hands of the Head Banker for the payment of death claims. An assessment for December was ordered. It was found that the retiring Executive Council, in allowing its members mileage and per diem in excess of the sums authorized by the regular committee, had overdrawn the General fund to the extent of \$279.67, while mileage and per diem for the delegates to the Springfield Head Camp amounted to \$22,265.91. Bills unpaid and refund adoption fees, it was later learned, made the actual deficit at that time \$29,132.77. With an active membership of about forty thousand, it took no great amount of figuring to prove that the 50-cent per capita voted by the Head Camp would not pay the bills and so the Directors on their own authority doubled the amount, which was paid quite cheerfully and with reasonable promptness when it became apparent that the Society at last had an efficient administration.

The Head Officers Contribute Private Funds. An incident which took place at this time will illustrate the extremely precarious financial condition of the organization, as well as the spirit in which the new leaders went about their task. It was necessary to have some printing done at once. When an order for it was placed with a well-known Chicago concern, however, the job was declined on the ground that Modern Woodmen was a defunct concern, unable to pay its bills. On being so notified, the seven Head Officers personally contributed \$10 apiece to cover the cost of the work. Thus was the credit of the Society saved and another crisis in its affairs averted.

Head Banker Zink personally guaranteed much of the deficiency to reestablish the credit of the Society, according to recent advices from his home in Portland, Oregon, where he is connected with a public utility corporation.

Head Clerk Hawes was authorized to employ such help and provide such facilities as were necessary to get the business of his office on a systematic basis. He engaged H. E. Casteel of Rock Island as his chief assistant and secured a new set of books. He found that in many cases it was impossible to learn from the old books the exact sums due from Camps and members, while Head Clerk's accounts and

Auditors' reports did not agree and there was much confusion otherwise. In order to establish an intelligent system the Head Clerk was forced to take the record of each member from the beginning, starting with his application, and trace it up to date. This was a work of months and called for additional help in the office.

Response of the members to the demands the new administration made upon them in the work of reorganization proved their devotion to the Society and quickly put an end to the dire predictions as to its future, while the growth which followed was little short of astonishing. By August, 1891, all liabilities under assessment calls had been settled, while delayed per capita payments were handled with almost equal facility, and all without any appreciable loss of members. The Head Clerk completed the revamping of the records during 1891. In the meantime he had prepared an entirely new mailing-list of 42,000 names for the publisher of the official paper, the old one having been found entirely useless. Not much help was secured from the former administration either in connection with the Head Office or the Field department.

Head Office Removal Agitation. Agitation for the removal of the Head Office from Fulton to Rock Island, which began at Springfield, was destined to involve the Society, or more particularly the Head Officers, and the two cities named, in what was undoubtedly the most spirited and longest drawn-out struggle ever waged in a case of this kind. The subject was before four Head Camps and one State Camp. There were special legislation, court procedure with most unusual features, and clashes by bodies of citizens representing the two towns. At one time armed Iowa militia invaded Illinois, at another the Illinois militia was called out to protect the Lieutenant-Governor and Adjutant-General of the state who were threatened with mob violence. It took seven years to remove the Head Office and nine years for the courts to put their final approval on the act. The story is told in detail elsewhere in this history.

Head Consul Northcott and all five Directors were lawyers, but they kept the Society out of the courts so far as possible, varying that policy only when satisfied that its cause could be sustained. The old Head Officers had made elaborate eleventh-hour arrangements to have themselves defended in the Pavey ouster suit at Modern Woodmen expense, but the new Board of Directors promptly canceled the contracts with their attorneys. It went further and filed notice from time to time during the progress of the case that the Society, while most of the time represented by counsel, was taking no active part in it.

Reorganizing the Field Department. Head Consul Northcott went about the reorganization of the Field department with characteristic vigor. Root turned over to him a partial list of Deputies already commissioned and who had done more or less work prior to 1890. A few of these were retained, but for the most part, new men were engaged. As rapidly as possible field men were assigned to districts, made to conform so far as practicable with those arranged for the election of congressmen. It was the new Head Consul's idea from the start that each man should have a given terri-

tory for which he could be held responsible. This he adhered to throughout his administration. Gradually the number of workers was increased and in a few years the State Deputy system was devised to insure a more intensive and consistent canvass and relieve the Head Consul of some of his responsibilities. Commenting upon the growth and financial condition of the Society in his 1892 report, the Head Consul said:

Since the meeting of the last Head Camp the membership in good standing has increased from about forty thousand to nearly seventy-three thousand. The rate of suspension has decreased in a wonderful ratio in that time and has now become only nominal. During this time, in round numbers, \$1,100,000 has been paid to the beneficiaries of deceased members, while the whole amount for all the years prior to this time was only \$890,199.15. During this period \$58,011.15 has been accumulated in the General fund by wise economy, and every just claim against the order has been paid promptly and in full; and our credit is good for the full face of our orders at any bank in the jurisdiction.

Of course at that time most of the membership increase was due to "natural growth." The work of the Deputies for his first term was thus summarized by the Head Consul:

For the twenty-three months commencing December 1, 1890, the Deputies have organized 494 new Camps, with a membership of 7800 and have added 6084 members to old Camps, making a total of 13,884 new members that have been brought into the order through the valuable aid of the Deputies. This has been done at no cost to the General fund, as the Deputy does not now receive one cent of compensation from the order, but is dependent upon the fees he earns in the field.

The expense of the Head Consul's office for the term, including postage and compensation to Deputies in special cases, was but \$3669.

Death of Director Mathews. There was one important change in the official family during the term. May 10, 1892, Milton W. Mathews of Urbana, Ill., who had been chairman of the Board of Directors from the date of its first meeting, passed away. Head Officers attended the funeral, held May 14 at Urbana, in a body and memorial exercises were conducted at the evening session of November 17 during the Omaha Head Camp. Gen. J. N. Reece of Springfield, who had been a candidate for Director in 1890, was selected to fill the vacancy and Director John W. White was elevated to the chairmanship.

CHAPTER XIX

FIRST State Camps Held. January 13, 1891, the first State Camps were held. It had not yet been settled that their sole function was to select and instruct delegates to the Head Camp and the state jurisdiction idea was still active. There was a tendency in some of the meetings to stir up old issues and express dissatisfaction with the course of events thus far. In the main, however, the plan worked out in a satisfactory manner. Complaint from the Camps over being required to pay the expenses of their delegates to State Camps was

stopped when the Omaha Head Camp arranged to have the cost defrayed from the General fund.

The new plan of representation, with one delegate for each 500 members and one at large from each state, cut the number entitled to sit in the 1892 Head Camp down to 131, including Head Officers. Under the old plan where each Camp was entitled to a delegate the number had increased until at Springfield it had been 961. Though the majority of delegates at Omaha had farther to travel than the ones at Springfield, mileage and per diem was cut about in half and the transaction of business was greatly facilitated, because the representation was better and the deliberative body was more compact.

The Omaha Head Camp. The Omaha Head Camp was noteworthy in several particulars. Its keynote seems to have been economy. It reduced the maximum age of new members from 51 to 45 and definitely made only white men eligible to admission. A hazardous occupation waiver clause was adopted. A resumption of growth in territory, which was destined to continue at an increased rate for many years, was inaugurated by the admittance of part of the State of Missouri. The number of Head Physicians was increased from one to three. Rock Island was voted the Head Clerk's office for the first time, the action being confirmed at the two succeeding Head Camps in an effort to establish its legality. The Royal Neighbors of America was recognized as an auxiliary. The Omaha Head Camp was held in Exposition hall in that city November 15-18, 1892.

An exceedingly moderate expense of operating, as shown by the officers' reports, a self-sustaining Field department which was getting the business, and a most satisfactory condition of the Benefit and General funds did not make the watchdogs of the Modern Woodmen treasury any the less vigilant at the Omaha meeting. They analyzed every item involving the expenditure of money closely and successfully opposed a number of proposals calling for an additional outlay. The official paper, which had been assailed as a useless encumbrance at Springfield, came in for another raking and was saved only by a compromise agreement to cut down the size to four pages and limit the contents to subjects pertaining strictly to the Society. It might have been lost, even so, had not an arrangement been made to print assessment notices in its columns instead of mailing them out to each Camp. The first of these appeared in the March, 1893, issue. The passion for economy did not prevent the delegates from increasing their own per diem to \$5, where it had been \$2.50 in 1890, and their mileage allowance from 6 cents to 8 cents, one way. State Camp delegates were thereafter to receive \$2 per day and 3 cents for each mile traveled. The Head Consul's salary was advanced from \$1500 to \$2000, the Head Clerk's from \$1500 to \$2500, and that of Directors and Auditors from \$5 to \$8 per day.

Head Physicians Increased in Number. It was found advisable to increase the number of Head Physicians because the work had grown too heavy for one man to properly look after it, in the way it was then handled. There were no State Physicians and all the 40,000 applications received during the term went direct to Doctor Swallow. Some delegate figured that by working ten hours a day every working day in the term the Doctor would

have had an average of nine minutes to study each case. He doubted that the Head Physician had devoted ten hours a day to his official duties. There was no answering the argument and so three Head Physicians were agreed upon, to have their territory apportioned by, and to be under the direction of the Board of Directors. The increase thus begun continued at each following Head Camp until the Head Physicians became in fact State Physicians and were finally recognized as such. The Supreme Medical Directors were added afterwards. This is the plan since followed.

Location of Head Office Considered. Desire of the Head Officers to locate the Head Clerk's office in some city with greater advantages than Fulton had come to be unanimous, while the membership generally seemed favorably disposed to the change. At least that was the temper of the delegates at Omaha. The principal question was what city would best serve the interests of the Society. Rock Island from the start seemed to have the inside track. The original By-laws had fixed the Head Office wherever the Head Clerk lived and Head Clerk Hawes was a Rock Island man. Though the provision had been changed at the time the Illinois charter was secured there seemed to be a feeling that the place of residence and the wishes of the Head Clerk should have some weight in the matter. Rock Island had taken a leading part in the reorganization movement in 1890 and was represented by a large delegation of its most active citizens at Omaha. On top of that W. J. Bryan, a delegate from Nebraska, where he had just been elected to a second term in congress, championed Rock Island's cause with the eloquence for which he was even then becoming famous.

The question came up on the afternoon of the 17th. It was conceded that only Illinois cities were eligible under the charter. Others bidding for the Head Office were Springfield, Peoria, Fulton, and Bloomington. Each had something to offer in the way of a free site and other advantages and each was ably upheld from the floor. On vote Rock Island was favored by 56, Peoria by 27, Fulton by 15, Springfield by 4, and Bloomington by 1. Rock Island was declared the victor, fifty-two votes being necessary to a choice. It might be added that citizens of Fulton shortly afterward enjoined removal of the Head Office and the question was in the courts in one form or another continuously for the next seven years.

Royal Neighbors Adopted as Auxiliary. Adoption of the Royal Neighbors as an auxiliary took place November 17, following a grand ball and banquet for Head Officers and delegates under the auspices of Maple Camp of Omaha the previous evening, and in which the women's organization participated. The latter, in the role of hostesses and by exemplifying their ritualistic work in a most impressive manner, won the hearts of the male contingent so that there was no debate when Dr. Frank Swallow sponsored their petition for endorsement and adoption and moved to welcome them as "sisters in Woodcraft." The vote was unanimous. The Royal Neighbors then had been in existence but four years and there were less than twenty Camps and about eight hundred members. It was a purely social organization, the beneficiary department being created two years later.

Election of Officers. Most of the old officers were reelected without opposition. There were contests only over Head Banker, Head Physicians, Directors, and Auditors. The only actual changes were in the addition of the two extra Head Physicians, in the persons of Drs. I. L. Potter and C. A. McCollom, and of a Head Chaplain, Rev. F. F. Farmiloe, these offices having been provided for during the Omaha meeting. Dr. Frank Swallow was retained as one of the three Head Physicians and Director J. N. Reece, who had been appointed to fill a vacancy, was regularly elected in that capacity. The full list of officers for the new term was:

Head Consul—W. A. Northcott, Greenville, Ill.

Head Adviser—H. C. Hedges, Lansing, Mich.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—D. C. Zink, Grand Island, Neb.

Head Physicians—Frank Swallow, Valley Falls, Kan.; I. L. Potter, Ackley, Ia.; C. A. McCollom, Minneapolis, Minn.

Head Chaplain—F. F. Farmiloe, Genoa, Ill.

Head Escort—W. H. Dawson, Slayton, Minn.

Head Watchman—L. H. Hassee, Elgin, Ill.

Head Sentry—L. E. Mentch, Carey, Ill.

Board of Directors—J. W. White, Tampico, Ill.; J. G. Johnson, Peabody, Kan.; C. T. Heydecker, Waukegan, Ill.; A. R. Talbot, Lincoln, Neb.; J. N. Reece, Springfield, Ill.

Auditing Committee—H. O. Larrabee, Winona, Minn.; Humphrey Pierce, Appleton, Wis.; Perry Perkins, Des Moines, Ia.

First Agitation on Rates. First serious agitation to improve the financial plan of the Society came during the 1892-1895 term. A few of the leaders saw that the old rates of contribution to the Benefit fund would not answer as the organization grew older and the death rate approached normal for the membership. As early as 1891 letters on the subject began appearing in the official paper. It was predicted that some movement for the creation of a reserve fund would be proposed at the Omaha Head Camp, but none developed. It was believed that by levying twelve assessments regularly each year, or by some other device which would yield a small increase in the Benefit income, enough money could be laid away to meet possible emergencies and defer the day when a readjustment would be necessary.

In 1893 Head Consul Northcott and Directors White and Johnson attended their first meeting of the National Fraternal Congress at which reserve funds formed the main topic of discussion. Next year the Head Consul issued his Hand Book, including a history of the Modern Woodmen and devoting considerable space to the same topic. From that time on he gave a great deal of thought to the financial future of the Society and took a leading part in keeping the matter, in one form or another, before the membership almost continuously.

Unfortunately for the reserve fund cause the Society lost some money during the term by bank failures. The early '90's, as everybody of middle age or older will recall, was a period of great financial stringency. Bank failures were common in all parts of the country. Two Grand Island, Nebraska, banks which together had \$45,020 of the Society's money on deposit, went down in the crash. There were no

safeguards then, such as now make losses of this kind practically unknown to the Modern Woodmen and similar institutions whose funds are covered by surety bonds. Head Banker Zink assumed personal responsibility and turned over to the Society all his property, from which \$7594 was eventually realized. Suit against the receiver of one of the banks yielded \$11,029 more, leaving a net loss of \$26,396. Arguments in favor of a reserve were greatly weakened by this evidence that there were no dependable safeguards for the funds already on hand. Some of the Camps, without waiting for the formal presentation of the proposition, passed resolutions against it.

The financial situation also threatened to have a serious effect on the growth of the Society. Low as its cost of protection was there were many who could not afford to pay it. In 1893 the rate of growth showed a pronounced decline. Head Consul Northcott resolved to reorganize the Field department and won the Directors over to the idea of using some of the General fund surplus for that purpose. He contended that only by constantly building up the Society could the rates of contribution be kept down. His solution was the creation of the State Deputy system, with a man in charge of each state and definitely responsible for the showing made in it.

State Deputies Begin Work. State Deputies began their work in January, 1894. The first report, that for February, printed in *The Modern Woodman*, showed an improvement, which continued month by month thereafter. Growth of the Modern Woodmen for the year was greater than that of any other fraternal insurance society. Head Consul Northcott used great care in selecting his field generals and his excellent judgment of men is attested by the fact that nearly a score of those whom he enlisted during the '90's remained in the service of the Society for twenty years or more and some are still in the harness. Each State Deputy selected and directed his district workers and made regular reports to headquarters. It was and is the most effective field system employed by any fraternal society.

The First General Appeal for Aid. The first general appeal to all the Camps for the relief of distressed Neighbors took place during this term and was the direct result of the money troubles of the time throughout the jurisdiction. Members in Kansas and Nebraska, especially in the newer settled districts, were so hard hit that hundreds of them lapsed through inability to raise money to pay assessments and dues. In November, 1894, the Directors authorized a call for contributions for their benefit. The sum of \$5655 was raised in a few weeks and served to keep several hundred members in good standing until they could make the payments themselves. So many state appeals for individual members were made about this time that Head Consul Northcott ordered them discontinued after January 1, 1894.

First Collision on Head Office Removal. Soon after the Omaha Head Camp the Head Officers made preparations to remove the Head Office from Fulton to Rock Island, in accordance with instructions by that body. Fulton citizens promptly secured an injunction on the ground that the Society, under its charter, could not adopt legis-

lation of that sort outside of the State of Illinois, that six months' advance notice was necessary and that the terms of the charter had not been otherwise complied with. Attorneys for the Society moved for dismissal and sought time in which to secure remedial legislation from the Illinois legislature. Director White was a member of the lower house and he sponsored an amendment, retroactive in nature, which would give such organizations as the Modern Woodmen, incorporated in the state, power to legislate at meetings held elsewhere. The measure passed, but a few days later a codification of the acts applying to fraternal insurance societies was also adopted and this was later found to contain a provision similar to the White amendment, except that it specifically denied fraternalists the right to change their headquarters through any legislation passed in another state.

The joker was not discovered for some time. The Circuit court in Whiteside county, in which Fulton is located, made the injunction permanent without taking it into consideration, basing its action mainly on the fact that the location of the Head Office was fixed in the charter and the change had not been ordered by a two-thirds vote, which charter amendments required. There was nothing left for the Head Officers to do but wait for the 1895 Head Camp to correct the technical errors made at Omaha.

Revision of the Ritual. A revision of the Ritual had been authorized by the 1892 Head Camp and Head Consul Northcott, assisted by a committee, completed the work early in 1894. The fraternal degree was introduced at this time and the ceremony of adoption enlivened to such an extent that there was an immediate increase in interest in the work of the Camps and a corresponding impetus to growth resulted.

Under the plan adopted in 1890 the Head Consul and Head Clerk had no part in the management of the Society outside of their respective departments. Though they were in much more intimate touch with nearly all phases of the work than the Directors, and presumably better fitted to pass judgment on certain matters, the Directors made all the important decisions. This led to more or less friction, and resulted in a movement for the creation of an Executive Council after the present plan, with the Head Consul and Head Clerk, respectively, chairman and secretary, both having the power to vote.

Splendid Growth Shown. During the term, which because of the change in Head Camp dates from November to June, was about thirty months, the membership of the Society was virtually doubled. Two and one-half millions of dollars were disbursed in death benefits and the surplus in the General fund was increased to \$120,000. Head Consul Northcott made the following allusion to the Society's wonderful growth in his 1895 report:

The past term, commencing November 1, 1892, and ending May 31, 1895, has exceeded all past periods of the order in its magnificent results. During this time 93,212 new certificates have been written and the membership, which was 69,924 on October 31, 1892, was on June 1, 1895, 140,684; and 1282 new Camps had been organized by the Deputy Head Consuls. On November 1, 1892, we had 1782 and on June 1, 1895, we had 3014 Camps in good standing. In membership today we are the third largest fraternal benefit society in the United States

under one management and the second largest in the number of subordinate organizations. As a consequence of our great growth our mortality rate and average age have actually decreased and our cost of insurance for more than five years has remained the same, being at the remarkably low rate of \$4.95 per annum for \$1000 at the average age.

CHAPTER XX

THE Madison Head Camp. Considerable Modern Woodmen history was made by the Madison Head Camp. Its sessions were held June 4-8, 1895, in the assembly chamber of the Wisconsin State Capitol. Some of the more important things it did were:

Adopted a resolution directing that a reserve fund plan be submitted to the Camps by the Executive Council before the next Head Camp.

Created an Executive Council with powers similar to those previously vested in the Board of Directors, but reserving to the latter full responsibility for the financial management.

Provided for the offices of General Attorney and Editor, neither of which could be filled by a member of the Board, and increased the number of Head Physicians from three to five.

Rejected petitions of Colorado, California, and Oregon for admittance to the jurisdiction and added Ohio, Indiana, and another section of Missouri.

Again ordered removal of the Head Office from Fulton to Rock Island and appropriated \$30,000 for a new building.

Undertook to provide safeguards for bank deposits.

Retired Director Heydecker, all the members of the old auditing committee, and two of the Head Physicians, and elected all officers on the first ballot.

The Madison Head Camp, like others in the early days, was a hard-working body. It met at 9 in the morning and might have done so earlier had not delegates complained that Madison hotels were unable to furnish them with breakfast in time. Three sessions were held daily. Even on Thursday, when there was a big picnic and parade under the auspices of the Madison Modern Woodmen in the afternoon, meetings were held both morning and evening. It was Friday evening before the Law committee's report was disposed of. The high class of the delegates and their sincere devotion to the interests of the Society were attested by the brilliance of debate and minuteness with which every problem presented was analyzed. Among those taking a prominent part from the floor were former Governor W. D. Hoard of Wisconsin and Congressman, later Senator, Robert M. LaFollette, the latter being called to the chair on one or two occasions.

Reserve Fund Considered. No one subject received as much attention as that of a reserve fund. The members and delegates had been partly prepared for its consideration by mention made of it in the official paper, discussion in some of the Camps and a somewhat lengthy argument in its favor in the report of Head Consul Northcott. The Head Consul was the leading advocate. Consideration was in committee of the whole, so he had the privilege of the floor. His proposition was somewhat nebulous and the matter was one on which

the delegates were almost totally lacking in information. The result was a great deal of questioning and final failure on their part to see any particular occasion for immediate action. The situation for the proponents was not made any easier by the tactics of Governor Hoard, who insisted upon turning the whole matter into a joke—treating it as a hobby of the Head Consul which might be ignored without danger to the future of the Society.

Two full sessions were given to debate over a resolution committing the Head Camp to some kind of a reserve fund, and at the end of the second one the committee of the whole arose without making a recommendation. There the matter rested until the closing session on Saturday, when another resolution instructing the Executive Council to formulate a plan for a reserve, or emergency fund, and submit it to the Camps was adopted without debate.

Head Office Removal. Somewhat elaborate precautions were taken to conform to all requirements of the statutes in dealing with the question of Head Office removal. A method of amending the charter was adopted and closely followed. Again cities wishing the Head Office were given an opportunity to have their advantages explained. Rock Island, Fulton, Peoria, and Decatur responded. On vote the first named received an overwhelming majority and the Directors were instructed to see that notice of the charter changes was properly filed with state and county authorities in Illinois.

While the sum lost under the retiring administration by bank failures had been relatively small the danger of further experiences of the same sort gave considerable concern to the delegates. Plans to insure the safety of the funds of the Society were debated at some length. It was finally ordered that thereafter no depositories should be designated by the Head Banker without the approval of the Board of Directors, and that each bank should be required to give bond for a greater amount than it was entrusted with. All interest earned was to be paid to the Society and placed in the General fund. The Head Banker was limited to one term and his bond increased to \$300,000.

Head Banker Zink was reimbursed for clerk hire during his term. His salary had been but \$600, which did not cover the cost of conducting his office. It had been assumed that he would personally profit through interest from short-term loans, but he explained that the financial situation had been so precarious that he had not felt safe in following this course and so had kept every dollar constantly subject to order. He had found the office a source of worry and expense and the failure of the two Grand Island banks had completely wiped him out financially. Soon after the Head Camp he was named as State Deputy for Nebraska, to succeed Dr. A. O. Faulkner, elected Head Physician.

The heavy increase in membership resulted in a corresponding change in the number of delegates to the Head Camp. The total, including Head Officers, was 273 and the mileage and per diem was practically the same as at Springfield, being \$22,253. Another cut in the basis of representation was made, the ratio being changed from one to five hundred to one for each thousand.

In addition to increasing the number of Head Physicians to five, the Head Camp empowered them to approve of the selection of local

Camp Physicians in their territories and remove the latter in case they proved unfit.

Salaries of Head Officers. Salaries of Head Officers were increased to \$3600 each for Head Consul and Head Clerk, \$2500 for Head Banker, and \$10 and \$8 per day, respectively, for Directors and Auditors. Forming of Goodfellowship Camps in cities of 200,000 or more, which applied at that time only to Chicago and St. Louis, was authorized. The status of Social members was fixed for the first time. Appeals for aid in states were required to have the approval of the Head Consul, and general appeals the endorsement of the Executive Council. A table of rates for reinstatement of suspended members was adopted. Use of the General fund surplus to prevent double-header assessments was authorized.

Head Officers Elected. Election of officers on the first ballot was the result of agreements among the various state delegations in a series of caucuses. The most important change was the result of a contest in the Illinois delegation, where Marvin Quackenbush won out over Director Heydecker. The name of the latter was not presented as a candidate, but Perry Perkins and H. O. Larrabee, former Auditors, received scattering votes for Director. None of the retiring Auditors was renominated, but there were spirited contests over Head Adviser, Head Physicians, and Head Escort. Dubuque had a strong delegation seeking the next Head Camp, and in the absence of any active opposition it was chosen by acclamation. The new official staff was composed as follows:

Head Consul—W. A. Northcott, Greenville, Ill.

Head Adviser—B. D. Smith, Mankato, Minn.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—A. H. Hollister, Madison, Wis.

Head Escort—W. H. Dawson, Slayton, Minn.

Head Watchman—E. C. Burkhart, Mexico, Mo.

Head Sentry—L. E. Mentch, Carey, Ill.

Head Chaplain—F. F. Farmiloe, Rockford, Ill.

Head Physicians—C. A. McCollom, Minneapolis, Minn.; A. O. Faulkner, Lincoln, Neb.; John B. Hibben, Topeka, Kan.; Emmett Porterfield, Indianola, Ia.; R. E. Beach, Vandalia, Ill.

Board of Directors—J. W. White, Rock Falls, Ill.; J. G. Johnson, Peabody, Kan.; A. R. Talbot, Lincoln, Neb.; J. N. Reece, Springfield, Ill.; Marvin Quackenbush, Dundee, Ill.

Auditing committee—D. I. Thornton, Kansas City, Mo.; W. A. Doran, Monticello, Ia.; C. D. Sharrow, Grand Rapids, Mich.

Special mention should be made of the picnic and parade under the auspices of the Madison members during Head Camp week. It was one of the largest gatherings sponsored up to that time by the Society, bringing together, according to the local press, a greater number of people than had ever before been in Madison. Ten thousand took part in the parade, which was the forerunner of the "Rainbow" parades of Foresters thereafter held during each Head Camp. It was the first time that uniforms were used extensively. Even Head Consul Northcott appeared in full regalia. Most of the marchers wore temporary outfits, more or less gaudy and intended to attract as much attention as possible. There were thirty-seven bands in line.

General Attorney Appointed. The Executive Council was prompt in filling the office of General Attorney, doing so on June 20. Several names were presented and a number of unsuccessful ballots were taken. Finally the place was offered to Director Johnson, who resigned and at once received the appointment. To fill the vacancy B. D. Smith, just elected Head Adviser, was selected at the next meeting on July 23, while Perry Perkins, former Auditor, became his successor. At the same session F. O. Van Galder of Sycamore, Illinois, editor of a weekly newspaper, was chosen as Editor. The only other candidate was C. C. Hassler of Bloomington, Illinois, who had become known as the Modern Woodmen poet laureate. All the other Head Officers served the full term except E. C. Burkhart, Head Watchman. He had been appointed in April, 1893, to succeed L. H. Hassee, deceased. In June, 1896, he in turn resigned, and was succeeded by Thomas M. Bigger of Columbus, Ohio.

During the two years after the Madison Head Camp the Society went the even tenor of its way with few untoward events. Its growth was constantly accelerated, its per capita cost of operation and average age of its members steadily declined. It was able to skip one assessment in 1896 and two in 1897, and the surplus in the General fund became larger month by month. Harmony reigned in the official family. With so many evidences of efficient administration it would seem to have been a most inauspicious time to prefer charges against the Head Officers and undertake an investigation with a view of proving them, and yet this is exactly what was done early in 1897. It was all part of a program of Fulton and its friends to keep the Head Office. A number of unusual and exciting events led up to it.

Fight on Head Office Removal. After the 1895 Head Camp had seemingly perfected its procedure pertaining to the removal of the Head Office, attorneys for the Society sought the dismissal of the injunction in the Whiteside Circuit court, and finally secured a favorable decision. The order was kept in force, however, by appeal to the Appellate court. With this encouragement the Board of Directors proceeded to purchase the site of the present Head Office building in Rock Island, paying \$7500 for it, and engaging architects to prepare plans for a building.

Matters dragged along until 1897, when, on February 11 the Appellate court returned its finding upholding the contention of the Society and the ruling of the lower tribunal. Fulton had taken no appeal to the Supreme court and there was nothing legally in the way of the immediate transfer of the Head Office effects. The Executive Council, which was in session at the time, directed that a force be organized in Rock Island to come to Fulton and get them. An expedition of sixty-five men on a special train left Rock Island just after midnight on the morning of February 15. The Fultonites, however, were prepared for physical resistance. After part of the records had been placed aboard the cars the Fulton fire department turned a couple of streams of ice cold water upon both entrances to the Head Office quarters and held the fort until an appeal to the Supreme court was perfected and the injunction renewed. This took but a few hours and the Rock Islanders thereupon went home empty handed.

Flank Attack on Head Officers. Then came the investigation. It was engineered by friends of Fulton, apparently to turn the Head Officers from their course in carrying out the instructions of two Head Camps. A committee of ten members, known as the Clinton, Iowa, committee, supposedly representing also several nearby Camps, undertook the work after a joint meeting in that city in which a great variety of mismanagement had been charged against the Head Consul, Head Clerk, and members of the Board of Directors. Head Consul Northcott, Director White, and General Attorney Johnson were present at the meeting and promised every aid in getting at the facts. Three members of the committee did most of the work. They held sessions in the Head Office, examined records, and questioned Head Officers and employees. After two weeks of more or less strenuous inquiry an 8000-word report was drawn up formally preferring no less than twenty-nine separate charges, of which eleven each were directed against the Head Consul and Head Clerk, four against the Directors, and three against the Executive Council. Extravagance, padding expense bills, making false reports to insurance commissioners, failure to keep proper records, and want of diligence in recovering money lost through bank failures were some of the accusations. Of the Head Clerk it was declared that "he has been the chief agitator, organizer, and disturber in attempting to remove the Head Office from Fulton to Rock Island." The Executive Council was censured for circulating literature which was "false, malicious, damaging, and prejudicial to the investigating committee" for the purpose of nullifying the effect of its report.

The reference to the alleged false report made to the state insurance commissioner was intended to counteract the result of an investigation just completed by that official covering the period from January 1, 1892, to March 31, 1897. The commissioner's report, which was dated May 20, 1897, failed to record anything seriously out of line. In fact, it commended the management in general.

The Clinton committee presented the fruits of its labors to another meeting of the Camps and was instructed to take the case before the Dubuque Head Camp, "there to confront the Head Officers and give them an opportunity to refute the charges if they can and give reasons why they should not be prosecuted for malfeasance."

Unbiased Investigation Provided For. About the time this committee had finished its investigation the Executive Council concluded to have another one by a less prejudiced body. Accordingly, the delegates-at-large to the Dubuque Head Camp, one from each state and ten in number, who had just been chosen, were assembled and directed to also thoroughly investigate the conduct of the Society's business. This committee, as finally made up through elimination of those holding office under the administration and proxies for those delegates unable to attend, consisted of C. A. Atkinson, Nebraska; Charles S. Schurman, Minnesota; Dr. S. C. A. Rubey, Missouri; Charles E. Whelan, Wisconsin; F. R. Van Slyke, South Dakota; Fred France, Indiana; E. B. Thomas, Ohio; C. D. Elliott, North Dakota, and Emory Townsend, Michigan. The result was another report diametrically opposite in tenor to that of the friends of Fulton, but suggesting some minor changes in the methods of administration. This, too, was put in form for presentation to the Head Camp.

The Clinton committee's report never came formally before the 1897 Head Camp and there was no occasion to offer the other one, although it was distributed there in printed form. Fulton partisans had no delegate and were unable to find one willing to present their cause on the floor, and the Head Camp upheld Head Consul Northcott in refusing to entertain it otherwise.

In the meantime the Illinois Supreme court, much to the surprise of the Executive Council, had upheld the removal injunction and made it permanent under the proceedings both at Omaha and Madison. This was done May 11 and the time was short if anything were to be done at Dubuque. On May 25, what was known as the "Woodmen relief" bill, repealing the joker of 1893, was passed by the Illinois house. Two days later it was adopted by the senate, Governor Tanner signed it the same day, and the way was clear for further action on the subject by the Head Camp, convening June 1. The fact that Head Consul Northcott was Lieutenant-Governor and presided over the senate may have had some effect in expediting legislation necessary to validate Head Camp action to establish new headquarters, taken outside of Illinois.

Canvassing the Membership. In March, 1897, the Camps were given their opportunity to canvass the sentiment in regard to a reserve, or emergency fund. In preparing for this the Executive Council moved with deliberation. It took the first step in July, 1896, and the order for the vote was issued by Head Consul Northcott in December. No great effort was made to influence the result, one way or the other. Five options were offered, including setting aside 10 per cent of all assessments, levying twelve assessments each year and scaling certificates to provide the necessary revenue. Withdrawals from the fund were contemplated, in four of the options, when the cost of insurance should exceed \$10 for each \$1000 in force.

There were 233,284 members entitled to vote, and 69,941 did so, with 57,416 against all emergency fund plans and only 12,525 favoring them. The affirmative side showed no marked preference as between the various options. That settled the question so far as the Dubuque Head Camp was concerned. Head Consul Northcott, in his report, said as much and complimented the Society on the smooth working of its machinery for the expression of the popular will.

Legal Department Satisfactory. In the same report Governor Northcott also expressed entire satisfaction with the operation of the new Legal department, which had resulted in a saving in money and greater dispatch in the transaction of business. He commented, too, upon the favor met by the revised Ritual, with its provision for participation of uniformed Foresters in the initiatory work, and noted the rapid growth of the Royal Neighbors, the beneficiary department of which had been inaugurated with the active coöperation of the Executive Council. This department, which began business in March, 1895, already had 8000 members, besides the 20,000 Social members, and the number in both classes was rapidly increasing. The Head Consul referred to the growth of the Modern Woodmen in the following terms:

Splendid as has been the record of the order in the past, the term commencing June 1, 1895, and ending June 1, 1897, has exceeded all past periods in its magnificent results. Dur-

ing this time 127,113 new certificates have been written and 1838 new Camps have been organized. The net increase in membership during that period has been more than one hundred thousand. Our growth in 1896 was more than that of the next three highest societies.

Effective State Deputy System. Effectiveness of the State Deputy system was shown in the fact that in two years the fieldworkers had organized 1831 new Camps, with 33,311 members in them, besides recruiting 16,398 members for old Camps, a total of 40,709. The department had made a 100 per cent better showing than in the previous term, under the old form of organization. The Head Consul favored a large addition to territory and the continuation of an aggressive policy in the field, for, he pointed out, only by maintaining an increase of membership at the rate of approximately 25 per cent each year could the Society hope to live on its existing rates of contribution.

CHAPTER XXI

DUBUQUE Head Camp. Efforts made by friends of Fulton in the Head Office controversy to discredit the management of the Society apparently had the opposite effect among the delegates to the Dubuque Head Camp. Not only did the latter turn a deaf ear to the Clinton committee's report but they proceeded, at the proper time, with the greatest unanimity and enthusiasm, to reelect all officers against whom charges had been preferred. To them the remarkable record made by the Society during the term was sufficient proof.

The Dubuque Head Camp was held June 1-4, 1897, with sessions in the court house, quarters which were somewhat cramped for the 242 delegates and the large number of visiting members. The hosts began gathering early, many being present in the city on Saturday, three days before the meeting convened. On Sunday the official staff and not a few delegates attended church services in a body both morning and evening. Opening on Tuesday, the Head Camp stuck pretty closely to business for four days, accomplishing a great deal. Chief interest centered in the action on Head Office removal.

Head Office Removal. After five years of wrestling with the subject in one form or another and seeing the will of the Society successfully defied because of technicalities, there was a general determination to see to it that no slips were made this time. General Attorney Johnson, who had been handling the litigation, outlined the procedure that he considered necessary and drafted the resolutions which were adopted, again instructing the Executive Council to make Rock Island, instead of Fulton, the headquarters of the Society. Before this was done, however, cities wishing to become candidates for Head Office honors were, for the third time, given an opportunity to have their advantages explained. Again Rock Island and Fulton were heard from and Elgin, Illinois, also entered as an eleventh-hour contender. The last named, on informal vote, received 72, to 145 for Rock Island, with Fulton registering zero. The building appropriation was increased to \$75,000.

County Camps Established. A somewhat protracted debate arose over the question of County Camps. Head Consul Northcott upheld and Director Talbot opposed them. The result was a compromise, with County Camps provided for in states with 250 Camps or more and local Camps sending their delegates, as before, directly to State Camps in other commonwealths. Delegates to County Camps were to be selected on a one to fifty, and those from County to State Camps on a one to two hundred fifty basis. The rule for calling special Head Camps was amended so that, instead of a petition by one-third of all Camps, it was merely necessary to have a resolution unanimously adopted by the Board of Directors, twenty days' notice being given.

Colorado members had another petition before the delegates asking to be readmitted, but again the state was punished for its defection in 1890 by being kept out in the cold. Large sections of new territory, both west and east, however, were taken in. States declared open to Modern Woodmen fieldworkers were Wyoming, Montana, Idaho, Washington, Oregon, Pennsylvania, West Virginia, and Virginia. Southern Illinois also was admitted.

Each year the sums of money handled by the Society in the regular transaction of its business were growing larger, calling for ever-greater vigilance in protecting its funds. As had been the case at Madison, this subject came in for a good deal of discussion at Dubuque. Personal bonds for the Head Banker having been found unsatisfactory, it was decided to require surety bonds, the expense of which should be paid from the General fund. In addition to the bonds of the depository banks, double protection was sought by specifically making the Head Banker liable for moneys lost through bank failures. This provision, it developed later, involved a risk that the surety bonding companies were unwilling to take and the result was that the Society was forced to continue to depend upon personal security.

In order to conform with a ruling of the post office and avoid paying a higher rate of postage for the official organ, all advertising in it was ordered eliminated unless it applied directly to the Society itself.

The Ritual, which was being piratically published by several firms, was ordered revised to discourage this sort of enterprise and also to eliminate some of the features of the initiatory ceremony under the 1894 version. The work, however, was deferred for several years. Members who had not been deputed were denied any part of the adoption fee of candidates. A clause was adopted nullifying the Benefit certificates of those committing suicide within three years of the date of admission.

Head Officers Elected. Twelve Head Physicians, one for each state in the jurisdiction during the previous term, were provided for, instead of five. They were nominated by states and Missouri was the only one in which there was a contest. One of the features of the election was the choice of Dan B. Horne as Head Adviser, an office he has held ever since. He had been defeated by a narrow margin for the same office in 1895. Rev. F. F. Farmiloe, Head Chaplain since 1892 and the first to regularly fill that office, was succeeded by Rev. H. W. Troy of Wisconsin, also in a close contest. A. J. Wilcox

of South Dakota was an unsuccessful aspirant for Director. There was rivalry also for Auditors, Head Banker, and Head Watchman. Kansas City won out over St. Paul and Grand Rapids for the 1899 Head Camp. The new staff of Head Officers was composed as follows:

Head Consul—W. A. Northcott, Greenville, Ill.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—G. N. Fratt, Racine, Wis.

Head Physicians—C. A. McCollom, Minneapolis, Minn.; R. E. Beach, Vandalia, Ill.; J. B. Hibben, Topeka, Kan.; F. J. Will, Eagle Grove, Ia.; Arthur Genter, Sheboygan, Wis.; S. F. Ashby, Fairmont, Neb.; P. C. Palmer, Kansas City, Mo.; I. E. Hamilton, Lawton, Mich.; W. F. Green, Shelbyville, Ind.; F. A. Smith, Zanesville, O.; Alex Stewart, St. Thomas, N. D.; A. W. Hyde, Brookings, S. D.

Head Chaplain—H. W. Troy, Platteville, Wis.

Head Adviser—Dan B. Horne, Davenport, Ia.

Head Escort—F. R. Van Slyke, Madison, S. D.

Head Sentry—L. E. Mentch, Carey, Ill.

Head Watchman—E. B. Thomas, Columbus, O.

Board of Directors—Marvin Quackenbush, Dundee, Ill.; J. N. Reece, Springfield, Ill.; J. W. White, Rock Falls, Ill.; A. R. Talbot, Lincoln, Neb.; B. D. Smith, Mankato, Minn.

Auditing Committee—Emory Townsend, Saginaw, Mich.; W. J. Reinke, Mason City, Ia.; F. W. Parrott, Clay Center, Kan.

As expeditiously as possible after adjournment at Dubuque the Executive Council went about perfecting plans for the Head Office removal. Notice of the necessary charter amendments was duly filed at Springfield and Morrison and consideration of building plans resumed. It was evident that Fulton could win no permanent advantage by continuing its fight and the belief in Head Office circles was that there would be no further serious resistance in the matter.

Injunction Against Head Office Removal. Therefore it was with surprise and chagrin that the Head Officers learned that an effort had been made during June to have the old injunction revived and broadened to cover the action of the Dubuque Head Camp. The appeal was made in the Whiteside Circuit court to Judge Garver, who declined to act. Thereupon the Fultonites resorted to master-in-chancery injunctions, issued in their own county during vacation of the Circuit court. There were six of these, granted in series so that there was always one or more in force, however diligent attorneys for the Society might be in getting them dismissed by the circuit judge in another county. For three months this fiasco in court procedure was kept up, Master-in-Chancery J. E. McPherran granting injunctions and Judge William H. Gest of Rock Island dismissing them.

The first two injunctions were dismissed at the same time, on August 13, momentarily removing the legal obstacles to the change. Rock Island people tried to take advantage of the situation by sending another expedition to secure the Head Office effects. This time there were 500 men on the special train and Fulton was invaded in daylight. Fulton had warning and the fire whistle summoned help from Clinton and Lyons, Iowa, and the surrounding country. There was a pitched battle, with no fatalities, but a score or more of casualties. The books were successfully transferred to the train, and then it was

found that the tracks had been torn up, front and rear, and a switch engine derailed on the road to Rock Island to make the job a thorough one. The train was held until injunction No. 3 had been issued by the master, a copy had been brought to Fulton, and notice had been served upon the Rock Island forces. The books were taken back to the Head Office and after several unpleasant hours the party which came after them was allowed to depart. This was the episode in which Iowa National guardsmen with their rifles appeared on the scene, resulting in complaint by the governor of Illinois that his state had been invaded by armed forces from Iowa. The Iowa governor, however, stated that after an investigation he had been unable to find evidence to support the charge, and so the matter rested.

Rock Island, being apprised of the trouble in Fulton, was organizing a second expedition when word was received that another injunction had been granted. Mayor T. J. Medil of Rock Island wired Governor Tanner urging the calling out of the militia, but the state executive declined.

While injunction No. 3 was pending Fulton took its case before two circuit judges in Kane county, of which Elgin, defeated candidate for the Head Office, is county seat. Both jurists declined to act without hearing both sides. About this time Judge Gest, at the instance of attorneys for the Society, did some enjoining also. The writ he issued was addressed to the people of Fulton and vicinity and named about fifty individuals, including the master-in-chancery, forbidding further resistance to the removal of the Head Office from Fulton to Rock Island. On the same day the master issued injunction No. 5, No. 4 having been granted several days earlier.

The situation at this time was decidedly confusing to the average member and everybody wondered what could possibly happen next. Fulton answered the question by appealing to the Federal courts. September 9 a writ was applied for before Judge Jenkins in the U. S. Circuit court at Milwaukee. William A. Penn, charter member of Camp No. 1 of Lyons and a resident of Iowa, was entered as complainant to give the case an interstate aspect. A temporary writ was issued. The hearing was begun September 20 before Judge Showalter in Chicago and lasted three days. The plea to make the bill permanent was then denied. In the meantime Judge Gest had dismissed all the master's injunctions up to and including No. 5, and No. 6 had been issued by McPherran.

Fulton's object at this time was to keep a writ in force until October 4 when the Circuit court would regularly convene in the county and then the whole matter could be reopened and another fight inaugurated which could be carried up to the State Supreme court. Judge Gest prevented this by going to Morrison, September 29, and remaining there. While he was there the master was without jurisdiction.

On the same day thirty Fulton residents chartered a special train and went to Aledo, Illinois, where Judge F. D. Ramsey, a resident of Whiteside county, was holding court. The judge had been attorney for Fulton in the early stages of the struggle, that being before his elevation to the bench, and he declined to interfere with the course of events.

Judge Gest dismissed master's injunction No. 6 on September 30, leaving Fulton no other possible recourse at law. Head Consul Northcott, who was in Morrison at the time, drove to Fulton to take charge of the removal.

The Head Office Removal Accomplished. A boat from Rock Island landed at Fulton at 1:30 p. m. on the 30th and the Head Consul, with a small force, started to place the Head Office records aboard. When the craft came into port the fire whistle had been sounded and again the crowd gathered. By the time the second trip between the Head Office and boat had been made the throwing of missiles at the workers had started. The Head Consul was struck several times. Then it was decided to change the plan. The boat was sent back down the river and arrangements made with the American Express company to handle the books. And that is the way it was finally done, though not without some difficulty, since no extra help could be secured and the crowd hindered the work considerably.

That evening as Head Consul Northcott and Director J. N. Reece attempted to board a train to leave the city, they were rushed by a crowd of men and boys, in spite of the efforts of Sheriff Fuller to protect them. Reece was felled by a blow as he reached the platform of the car, but succeeded in reaching Clinton. The Head Consul was forced back into the station and besieged there, in company with the sheriff. It was at this juncture that an appeal for state militia was wired to Governor Tanner at Springfield and four companies of the Sixth regiment were ordered to the scene. Since Head Consul Northcott at the time was lieutenant-governor and Director Reece adjutant general, at the head of the state guard, the governor acted with dispatch.

Now the leading citizens of Fulton did not relish the idea of having state troops come to keep order. They had not meant that matters should go that far. Learning that the call had been issued they sent a delegation to the station promising full protection to all Head Officers and Head Office workers in leaving the city and the order for troops was thereupon countermanded. One company, however, that of Dixon, was already on the way. It arrived by special train and spent the night in Fulton, returning home next day. The essential records from the Head Clerk's office and the entire personnel arrived in Rock Island that night and next day business was resumed in temporary quarters pending the erection of a Head Office building.

Even then Fulton did not stop. A week later Judge Bigelow in the Whiteside Circuit court was asked to revive the last three master's injunctions and issue an order to stop building operations. A special master was named to take evidence and lengthy hearings followed. In March, 1898, after a three days' argument, the Court dismissed the motion of the Fulton counsel. An appeal was thereupon taken to the State Supreme court, which finally brought the long and most extraordinary series of litigation to an end during the October, 1899, term, by upholding the ruling of the lower tribunal.

Contract Let for Head Office Building. In November, 1897, a contract for a Head Office building, the main wing of the present

structure, was let. The corner stone laying took place, with elaborate ceremony, on April 27, 1898, the undertaking was finished January 11, 1899, accepted by the Directors on January 15 and the new quarters occupied on February 11.

The Omaha Head Camp had appropriated \$15,000 for building purposes, the Madison Head Camp increased the amount to \$30,000 and the Dubuque Head Camp made it \$75,000. The new Head Office when completed cost \$145,000. When the removal project was first approved, in 1892, there were less than ninety thousand members. When the building was occupied there were more than four hundred thousand.

Start on Printing Establishment. In September, 1897, a start was made in establishing a printing department. At that time a small printing equipment owned and operated by George E. Morgan was being given quarters in the Head Office building, and handled small jobs for the Society. There was some criticism of the arrangement by the investigating committees of that year and so it was decided to buy the outfit and operate it under the Head Clerk's direction. The sum of \$300 was paid for it and enlargement followed as the need was indicated, though there was no intention in the beginning that it should ever be used except for minor jobs that could not conveniently be done in an outside plant. Later it was turned over to Editor Van Galder and became the nucleus of the present Publication department.

Spanish-American War Experience. In 1898 the Society had its first war experience. When the conflict with Spain broke out early in that year the Executive Council promptly decided to pay death losses of all volunteers in the American army and navy, this being the first fraternal insurance organization to do so. There were 1633 members under arms and fifty-five of them died, four in battle. The Philippine insurrection increased the death total among enlisted members to eighty-seven.

Change in Deputy System. An important step in the development of the deputy system took place this term. January 1, 1899, Head Consul Northcott inaugurated the plan of giving District Deputies responsibility in their own territory somewhat similar to that of the State Deputy in his. District Deputies were vested with power to appoint and train their own assistants and were allowed 50 cents for each member secured by the latter, provided the district produced twenty-five or more applications a month. In addition, they received the fees on members they themselves wrote, as before. When this change was made the number of Deputies actively at work was about three hundred. In a few months it had increased to 1000.

Hustler Button Provided For. In April, 1893, the Head Consul had originated the hustler button prize to be given to each member writing five applications in a month. By the close of the 1897-1899 term more than five thousand of these had been issued. In July, 1898, the Executive Council approved of the offer of a state banner to the Camp in each commonwealth with the largest membership on December 31 following. Both hustler buttons and state banners have been used ever since to stimulate growth.



GEN. J. N. REECE
(1892-1901)



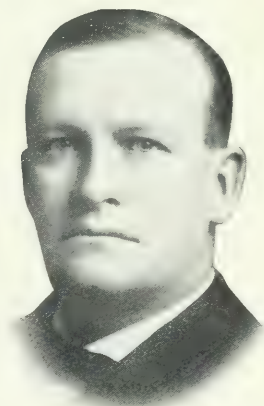
BEN D. SMITH
(1895-1903)



MARVIN QUACKENBUSH
(1895-1901)



GEO. W. REILLY
(1901-1908)



C. G. SAUNDERS
(1901-1905)

GROUP OF FORMER DIRECTORS



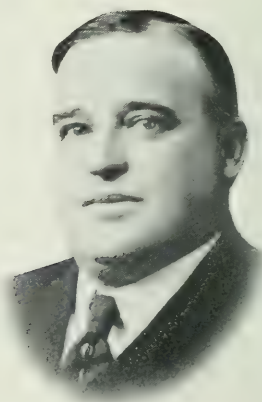
C. J. BYRNS
(1903-1911)



A. N. BORT
(1905-1917)



FRANK B. EASTERLY
(1917-1926)



DR. J. A. RUTLEDGE
(1908-1911)

GROUP OF FORMER DIRECTORS

Modern Woodmen Leads in Membership. In 1899 the Society went ahead of its last rival for the leadership of fraternal insurance organizations. Reporting on growth for the term the Head Consul said:

Since the meeting of the Head Camp at Dubuque, Iowa, in June, 1897, 195,317 certificates have been written and 1939 new Camps have been organized. The net gain in membership has been 147,936; the net gain in the number of Camps has been 1796, making an average annual gain for each of the two years of 73,968 members and 898 Camps. During the year 1898 the Modern Woodmen of America wrote more new business than any society in the world; it wrote \$20,000,000 more than the New York Life, its next highest competitor.

Since the meeting of the Head Camp at Springfield, Illinois, November 11, 1890, the membership has increased from 40,000 to 388,528 Beneficial members in good standing. The number of Camps has increased from 1100 to 6610. The average age of the membership has decreased from 38.05 years in 1883 to 36.50 years in 1898, making a paradox of being younger now than at our birth. The death rate has decreased from 5.41 in 1893 to 4.32 in 1898. The cost of management per member has decreased from \$1.62 in 1889 to 56 cents in 1898.

The Head Consul kept hammering away upon the necessity for maintaining the rate of growth in order to keep down the number of assessments or avoid the necessity of rate increases. This was about the only reference to the rate question made at this time, though there were articles in the official paper from time to time in which correspondents discussed an emergency fund. The Head Consul also strongly urged adding liberal slices of new territory, arguing that it would be easier to open it up while the costs were low than to wait until after the inevitable increase had taken place.

There was but one important change during the term among the elective officers. W. J. Reinke resigned as Auditor and was succeeded in December, 1898, by C. G. Saunders of Council Bluffs, Iowa, whose appointment paved the way for his election as Director later.

CHAPTER XXII

KANSAS CITY Head Camp. For enthusiasm, degree of public interest shown, and elaborateness of entertainment, the Kansas City Head Camp, held June 6-9, 1899, probably deserves first place among similar meetings in Modern Woodmen annals. There was also great harmony of thought and action. No candidate appeared to oppose any of the Executive Council members.

Sessions were held in the old convention hall, which seated 15,000 and was filled on one or two occasions. Wednesday evening it was packed by members alone to witness the exemplification of the work by the officers of Camp No. 2002 of Kansas City and the Foresters of Camp No. 536 of Topeka. Though the parade on Thursday took place in the rain there were 8000 in line.

Forester Teams Compete for Prizes. For the first time Forester teams and bands competed for prizes at a Head Camp, though there

was no regular encampment under military regulations at that time. Because rain made outdoor drills impossible, the Head Camp gave up its hall to the Foresters on Friday and met elsewhere. There were twenty teams in competition. They started drilling early in the morning and did not finish until after midnight. The Silver Leaf Camp team from Elgin, Illinois, won first prize. There were also twenty bands, and Hagenow's organization from Lincoln, Nebraska, carried off the honors. Several thousand people were in the hall at all times to witness the competition.

The Kansas City Camps had gone the limit in preparing for the Head Camp. Governor E. W. Stanley welcomed the delegates for the state, James A. Reed, prosecuting attorney, and later United States senator, did so for the county, while Mayor Jones voiced the sentiments of the people of the city. There was a grand ball Thursday night with a thousand couples on the floor and music by two regimental bands from the state guard. William Jennings Bryan, who delivered the principal address on that occasion, said the crowd was the largest one ever assembled under roof to hear him. During the Head Camp sessions the rostrum was literally burdened with flowers, while the choicest fruits were within easy reach of the delegates, uniformed attendants circulated among them constantly with lemonade, and soda fountains were set up in the vestibules with everything free to those wearing delegates' badges.

No other city has ever equaled the pace Kansas City set in entertaining a Head Camp—in fact, none was ever expected or encouraged to do so. It was felt that there was such a thing as laying too heavy a burden upon the hospitality of the Head Camp hosts.

Reserve Fund Discussion. The many diversions offered did not prevent the delegates from attending pretty strictly to business. They did not finish their work until late Friday night. Perhaps the most far-reaching action taken was that with respect to a reserve fund, or change of rates. No Head Officer had mentioned the subject in his report to the meeting, but the Missouri delegation in caucus Monday night went on record in favor of setting aside funds for emergency purposes. Discussion was precipitated upon the Head Camp Tuesday evening, with John Sullivan of Kansas City leading for the affirmative.

A whole session was given to the debate and before it ended resolutions committing the Head Camp to some form of a reserve fund were adopted. A committee of five, with Head Consul Northcott chairman, was appointed to present a concrete plan on the following day. Wednesday the committee reported in favor of making regular assessments every month, investing surplus in U. S. government bonds at the end of each year, and submitting propositions to be considered by the 1901 Head Camp for the investment of 10 per cent of all assessments in government bonds, scaling certificates in case of death before five years, or adopting a step rate, increasing with age.

By the time the committee's report was submitted the temper of the delegates had undergone a remarkable change. The result was the rejection of the recommendations in toto, the tabling of the original resolutions and the adoption of another offered by Director Talbot

to again submit some plan for a reserve fund in time for action by the Camps before the 1901 Head Camp.

New Territory Admitted. Colorado, which had been kept waiting in the outer portals for several years, was finally admitted, together with the largest aggregation of states ever voted in at any one time. Other states and territories in the list were California, Oklahoma, Indian Territory, Maryland, Delaware, New Jersey, New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine. Admission of some of the Canadian provinces was also advocated, but action was deferred.

The Executive Council was made a court of appeals from decisions of the Head Consul and from local Camp trials. A most complete system of procedure for the latter was adopted.

A pronounced sentiment against modification of the restrictions applying to those engaged in any branch of the liquor business was manifested. The Law committee had recommended admitting candidates who were employed in remote branches of the business and not actively connected with manufacture or sale, but the change was almost unanimously rejected.

Use of apparatus not called for in the Ritual in the adoption of candidates was prohibited under heavy penalties. A committee of five was authorized to prepare a drill manual for the Foresters. Uniforms and emblems were standardized, but their use was left optional. The Directors were authorized to finish the third floor of the new Head Office building.

Thomas Williamson of Illinois, who became so well known in later Head Camps, made his first appearance as reading clerk at Kansas City.

The ban on outside advertising in the official paper was raised. The number of Auditors was increased from three to five, and the designation changed from that of a "Committee" to a "Board."

Election of Officers. In electing officers each state nominated its own physician and no contests reached the floor. Ten were proposed for Auditors and two each for Head Banker, Head Chaplain, and Head Sentry. Following were the new officers chosen:

Head Consul—W. A. Northcott, Greenville, Ill.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—Frank R. Crocker, Chariton, Ia.

Head Physicians—E. L. Kerns, Illinois; F. J. Will, Iowa; J. B. Hibben, Kansas; Arthur Genter, Wisconsin; P. C. Palmer, Missouri; S. F. Ashby, Nebraska; C. A. McCollom, Minnesota; S. L. Rozema, Michigan; A. W. Hyde, South Dakota; W. F. Green, Indiana; F. A. Smith, Ohio; Alex Stewart, North Dakota; F. C. Miller, Washington; G. T. Pryor, Pennsylvania; Hamilton Meade, Oregon; J. W. Frizzell, Montana; J. H. Conway, Wyoming; C. T. Taylor, West Virginia; W. A. Adair, Idaho.

Board of Directors—A. R. Talbot, Lincoln, Neb.; B. D. Smith, Mankato, Minn.; J. W. White, Rock Falls, Ill.; Marvin Quackenbush, Dundee, Ill.; J. N. Reece, Springfield, Ill.

Head Chaplain—J. L. Churm, Waupun, Wis.

Head Adviser—Dan B. Horne, Davenport, Ia.

Head Escort—G. E. Jenkins, Fairbury, Neb.

Head Sentry—C. D. Elliott, Seattle, Wash.

Head Watchman—E. B. Thomas, Columbus, O.

Board of Auditors—Emory Townsend, Saginaw, Mich.; C. G. Saunders, Council Bluffs, Ia.; F. W. Parrott, Clay Center, Kan.; A. N. Bort, Beloit, Wis. E. E. Georgia, Muncie, Ind.

Change in General Attorney. For some time J. G. Johnson had not been in close sympathy with the official program of Head Consul Northcott. This fact may have had something to do with his retirement from the Directorate in 1895 to become General Attorney. It assuredly was responsible for what happened immediately after the Kansas City Head Camp. At the June meeting of the Executive Council, Director J. W. White resigned to accept the place of General Attorney in place of Johnson, who failed of reappointment, mainly because of the Head Consul's influence. Johnson's official connection with the Society was not entirely severed, however, for during the next two years he was given special work in his professional capacity, especially in the western states. The vacancy on the board was filled by the appointing of E. E. Murphy of Kansas, who has been returned to the office at the close of each term since.

With a dozen new states opened for assimilation the Field department was pretty thoroughly occupied for the next two years. A good deal of difficulty was encountered, especially in the east, where competition was keener than in the central states and in the west, and competing organizations were more disposed to place obstacles in the way of the Society's advancement. The strongest and most aggressive workers were transferred to the new areas and a fair degree of progress was made. During the term 26,686 members were adopted and 746 Camps organized in states admitted in 1899 and these, with accretions from the old territory, kept the rate of growth very close to the necessary 25 per cent, thereby deferring the coming of the day of extra assessments or rate increases.

Emergency Fund Question Submitted. In September, 1900, obeying the mandate of the Head Camp, the Executive Council adopted resolutions for submission of the emergency fund question to the Camps for a vote during December. It was specified that the verdict must be recorded by ballot marked "Yes" or "No" on the question "Shall the St. Paul Head Camp, to be held in June, 1901, adopt some plan of emergency or reserve fund?" Forms to be used in voting and reporting from the Camps were provided and forwarded from the Head Office under date of December 1, 1900. The result was tabulated at the Head Office in February, 1901.

There were 529,435 members in good standing and entitled to vote and 173,234 ballots were reported cast, about one-third of the possible total. The proposition was defeated, with 102,718 against it and 70,516 for it. Support came mostly from the new states. Thirteen states recorded a majority for, and eighteen against it. This proved to be the most representative expression ever given by the membership on the question of increasing benefit contributions on the various occasions when the proposition was submitted for a vote.

While conceding the emergency fund question settled so far as any concrete action in 1901 was concerned Head Consul Northcott did not desist from his program, already begun, to go to the bottom of the rate question. He resolved, with the concurrence of the Executive Council, to attempt a thorough education of the membership. On the two previous occasions when a vote was taken there had been no systematic effort to get the facts before the jurisdiction. The result showed that there was a great lack of information upon which to base an intelligent decision.

It was in April, 1900, that the compiling of the vital statistics of the Society was begun in the Head Office. A. P. Riddle of Kansas, an actuary, was engaged to have general charge. The work was finished in December of the same year and the result, indicating pretty clearly what would have to be done to perpetuate the organization, was set forth in the report of Head Clerk Hawes for the term. Thereafter, a revision was made in each following term to bring the figures up to date and for a dozen years Head Clerk's reports were bulky volumes, as a result.

Development of Forester Department. Rapid development of the Forester department took place during the term and it was decided to have a military encampment, the first of the kind since held, in connection with the Head Camp at St. Paul. Uniform rules for competition in drills had been adopted as a result of the action of the Kansas City Head Camp in providing for the preparation of a drill manual. The work was done by a committee composed of Frank I. Ringer, Lincoln, Nebraska; Peter T. Anderson, Rockford, Illinois; J. D. Liggett, Des Moines, Iowa; M. W. Saxon, Topeka, Kansas, and S. J. DeLong, Grand Rapids, Michigan. All members of the committee had experience in military maneuvers and as captains of Forester teams. Two manuals were drawn up, one for use in Camp halls and the other to govern public drills and parades. These, revised from time to time, have been in use ever since.

State Lecturers Appointed. State Lecturers having been provided for in the By-laws of 1899, Head Consul Northcott early in the term made the first appointments. The duty of these officers was to respond to calls from local Camps, picnic associations, etc. Their compensation and expenses were paid by local committees, except when they were used under direction of the Head Consul to assist the Field department. The State Lecturers were assembled for the first time at Rock Island in December, 1899, when a State Deputies' school of instruction was also held in connection with the monthly meeting of the Executive Council. These Deputies' schools were originated by Head Consul Northcott, both state and general, and had much effect in improving the efficiency of the organization.

From the time that the number of Head Physicians had been increased from one to three in 1892 there had been growing dissatisfaction with the system of reviewing medical examination of candidates. As the staff had increased in size the need became more evident of some central authority to check up on the work of the individual Head Physicians, enforce rules for uniformity and minimize delays, which were very annoying to the Field department. Head Consul Northcott, in referring to this matter in his 1901 report,

declared that the ideal plan would be to have all the work done by four or five well-qualified men, with office quarters at Rock Island, or, failing in this, the creation of a Supreme Medical Director to have supervision of the physicians in the several states.

Since the organization of the Society sick benefits had been paid by some of the Camps under such arrangements as they saw fit to make. During this term, because of the insistence of the state insurance department of New York, this feature was eliminated; at least permission to establish sick benefit funds was thereafter denied, and a by-law to the same effect was adopted and remained in effect for a number of years.

The Greatest Net Growth. In the 1899-1901 term the Society made its greatest net growth. Its increase in Beneficial membership passed the 100,000 mark in 1899. The number of Social members reached the peak in 1901, being then 43,343. Head Consul Northcott summarized the progress of the organization in his 1901 report in the following terms:

The Modern Woodmen of America is today the largest insurance organization the world has ever known. It has more policyholders than its nearest competitor, the New York Life Insurance company. On May 1, 1901, the Society had 572,046 Beneficiary members and 37,167 Social members, or a total membership of 609,213 in good standing.

Since the date of organization the Society has paid out more than \$20,000,000 to the beneficiaries of over ten thousand deceased members, and this at a cost of never to exceed \$4.95 per thousand dollars at the average age of membership. The cost of insurance has not increased during the last ten years.

In the year 1900 alone our net increase in Beneficiary membership was 109,497, and Social membership 10,318; the net increase in number of local Camps was 1796. Over \$1,000,000,000 of insurance is now in force.

Since the meeting of the Head Camp at Kansas City in June, 1899, 266,775 certificates have been written and 3287 new Camps chartered to May 1, 1901. The net gain in membership during that period has been 196,924. The net gain in number of new Camps was 2808, making an average monthly increase of 8562 members and 122 Camps.

The Head Consul did not fail to again indicate where the Society was drifting under its existing rates. He stated that to maintain a rate of growth of 25 per cent it would be necessary to show a net increase of 262,625 during the next two-year term, and that by 1904 the total Beneficial membership would have to be 1,050,502. While he did not favor rate legislation at the 1901 Head Camp he saw no reason why that body should not agree upon some line of action to be submitted for approval in 1903.

CHAPTER XXIII

ST. PAUL Head Camp. Much important legislation was enacted at the twelfth Head Camp at St. Paul, June 11-15, 1901. The revision of the By-laws was one of the most extensive ever made, though the changes for the most part were on matters of minor importance. Several new members were brought into the official family.

One whole day and two evenings were given over to entertainment features and so the delegates were compelled to remain till Saturday before finishing with their business.

Nothing done at St. Paul was destined to be as far-reaching in its effect as the movement inaugurated for considering a revision of the benefit rates. Following the suggestion of Head Consul Northcott a committee was authorized for the purpose of making a thorough study of the financial needs of the Society and offering some plan to place it on a permanent basis. The committee was to be composed of five members, named from delegates, and to submit its report for publication in the official paper not later than January, 1902, giving the members a full year to study it before they would elect and instruct their delegates to the next Head Camp, where it was to be finally disposed of. Thus was begun what was destined to be the most extensive and intensive campaign for the instruction of its membership on the question of rates ever conducted by any life insurance organization.

Northcott Announces Coming Retirement. Chief interest in connection with the election of Head Officers attached to the announcement of Head Consul Northcott after his reelection that he intended to retire at the close of the new term. Failing health prompted this move. He said he would devote the two years to an effort to make the financial future of the Society safe, which was his highest ambition.

Changes in Head Officers. Actual changes in the official staff included the retirement of two members of the Directorate, Marvin Quackenbush and Gen. J. N. Reece. The laws of Illinois had been amended to permit such organizations as the Modern Woodmen to elect Directors without regard to their place of residence and the By-laws of the Society were changed so that it was no longer necessary to have a majority of the Board from the home state. Neither of the retiring Directors was renominated and T. F. Hopkins, another Illinoisian, was decisively defeated. The new members were George W. Reilly of Illinois and C. G. Saunders of Iowa.

It was known that J. G. Johnson of Kansas had some thought of becoming a candidate for Head Consul at St. Paul, but his name was not presented. On the eve of the Head Camp a "Northcott club" was opened in the headquarters hotel and each delegate arriving was escorted there, registered, and given a Northcott button. The club's activities, engineered by S. S. Tanner of Illinois, later Director, had a decidedly discouraging effect upon Johnson's ambitions, for the time being at least.

For the first time in years the formality of balloting was waived where there was but one nominee and the choice was made by acclamation. The only contests were on Directors, Auditors, and one or two minor places. Though eleven were nominated for Auditors one ballot was enough, and so with the other offices. The complete list of Head Officers elected follows:

Head Consul—W. A. Northcott, Greenville, Ill.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—R. R. Smith, Brookfield, Mo.

Head Adviser—Dan B. Horne, Davenport, Ia.

Head Chaplain—J. L. Churm, Waupun, Wis.

Head Escort—C. D. Elliott, Seattle, Wash.

Head Sentry—Alfred Bates, Minneapolis, Minn.

Head Watchman—H. M. Smith, Richland, Mo.

Board of Directors—A. R. Talbot, Lincoln, Neb.; E. E. Murphy, Leavenworth, Kan.; B. D. Smith, Mankato, Minn.; George W. Reilly, Danville, Ill.; C. G. Saunders, Council Bluffs, Ia.

Board of Auditors—F. W. Parrott, Clay Center, Kan.; A. N. Bort, Beloit, Wis.; M. R. Carrier, Lansing, Mich.; E. B. Thomas, Columbus, O.; John D. Denison, Clarion, Ia.

Head Physicians—E. L. Kerns, Moline, Ill.; J. W. Lauder, Afton, Ia.; C. A. Armstrong, Boscobel, Wis.; B. E. Jones, Kansas City, Kan.; E. S. Blair, Wayne, Neb.; Thomas Lowe, Slayton, Minn.; F. W. Martin, Portland, Mich.; A. W. Hyde, Brookings, S. D.; J. W. Sifton, Jamestown, N. D.; John R. Boyd, Springfield, Mo.; Z. C. Wolfe, Corydon, Ind.; F. A. Smith, Zanesville, O.; C. T. Taylor, Huntington, W. Va.; G. T. Pryor, Sheffield, Pa.; J. H. Conway, Cheyenne, Wyo.; S. E. Leard, Livingston, Mont.; W. A. Adair, Moscow, Ida.; F. C. Miller, Tacoma, Wash.; Hamilton Meade, Portland, Ore.; F. W. Bassett, Los Angeles, Calif.; A. K. Carmichael, Trinidad, Colo.; J. L. Houseworth, Cashion, Okla.; J. W. Moffett, Ardmore, I. T.; J. W. Goldsboro, Princess Anne, Md.; J. W. Bastian, Wilmington, Del.; W. A. Sprenger, Camden, N. J.; T. T. Mooney, Rochester, N. Y.; W. J. Hanford, Norwich, Conn.; M. B. Milan, Olneyville, R. I.; J. H. Judkins, Northfield, Vt.; C. I. Bemis, Bangor, Me.

The number of Head Physicians was increased to thirty-one to conform with the number of states in the jurisdiction, but, after a spirited debate it was agreed that, beginning in 1903, they should be selected by appointment, instead of by election. As had been done at Kansas City, an effort was made to create the office of Supreme Medical Examiner, but the delegates emphatically turned the resolution down. Director Talbot was credited with molding sentiment in favor of future appointment of Head Physicians, and he did it by alluding to the political complications in the states resulting from their power virtually to make their own selections, and to the growing number of short-term deaths, proving carelessness or incompetence in medical examinations in some quarters.

Change in Basis of Head Camp Representation. Growth of the Society, without change in the basis of representation, made the St. Paul Head Camp somewhat unwieldy, with 629 delegates, Head Officers and members of standing committees. So it was voted to reduce the number by thereafter electing one delegate to every 1500 members, instead of 1000 as before. Delegates-at-large were cut off. While all elective Head Officers and the Editor and General Attorney were still to be seated, only Head Consul, Head Clerk, Head Banker, and Directors were to have a vote in Head Camps. An effort was made to declare Deputies ineligible to sit as delegates, but it was overwhelmingly defeated. The time of holding County Camps was changed from January to April, and State Camps from February to May.

When it came to admitting new territory a decided disinclination to move the boundaries of the jurisdiction any farther south was

indicated, Kentucky, Virginia, and northern Texas were rejected, but Utah and Nevada were admitted. A stiff fight for the admission of large cities was made, but the best the champions of the resolutions could get was the removal of the five-mile limit about the larger centers of population.

Ritual Ordered Revised. There was need for a further revision of the Ritual. The will of the Head Camp was that the work should be done by a committee of delegates during the week, to save expense of a special committee. Accordingly ten men, including the ones who contended for this method of handling the matter, were appointed and wrestled with the revision during such odd moments as they could spare. Finally they gave it up and the work was left for Head Consul Northcott to finish.

The belief still prevailed that increasing the size of the Head Banker's bond would help to safeguard bank deposits, and so it was made \$500,000, instead of \$300,000. Head Clerk Hawes endeavored to have surety bonds made compulsory for Camp Clerks and Bankers, but the Head Camp left the matter optional. Five depositories instead of three were provided for to receive the Society's cash.

There was considerable formal entertaining done during the week. The Head Officers were banqueted by the St. Paul Commercial club Monday evening. Tuesday and Thursday evenings the delegates were the guests of the St. Paul entertainment committee and Friday evening they took part in a ball sponsored by the Minneapolis Camps in that city. Wednesday afternoon adjournment was taken to review the Foresters at camp and there was no evening session. Thursday was given over to the Forester parade and sightseeing. While the advance arrangements for entertainment promised well there was some dissatisfaction with the way the plans worked out and before voting Indianapolis the 1903 Head Camp the delegates vested the Executive Council with power to go elsewhere in case the Indiana capital failed to give sufficient evidence that it would live up to its promises.

Indianapolis won out in a hot fight in which Grand Rapids, disappointed aspirant at the two immediately preceding Head Camps, was the leading contender. Scattering votes went also to Saratoga, Los Angeles, and Denver.

The Second Forester Encampment. So successful was the first regular Forester encampment that the official paper in its account of the week's proceedings said the uniformed branch had earned the right to have similar meetings at all future Head Camps. Cost to the Society in connection with the St. Paul encampment was only a little more than \$3000.

Camp Northcott was the name of the tented city occupied by the Foresters at St. Paul. Director Reece, who had been appointed to command, was unable, on account of illness in the family, to be present and Col. J. H. Mitchell of Ionia, Michigan, was elevated to the place with the title of Major-General. There was but one class in the drill competition and Pontiac, Illinois, carried off first honors. Army officers were judges. The Foresters also showed up well in the parade Thursday afternoon. A feature on this occasion was the participation of 116 Deputies in uniforms especially provided for the occasion. The

parade was also featured by the appearance of an automobile float, the first ever in line on a similar occasion.

Rate Revision Discussion. During the next two years the subject of rate revision overshadowed all others in the minds of members of the Society and engaged a great deal of the Head Officers' attention. Unfortunately, it was complicated by the pending vacancy in the chief executive office, for which there were several aspirants, so that in certain quarters there was a tendency to subordinate the main issue to the advancement of personal interests. Head Consul Northcott especially, was determined to spare no effort or expense to lay all the facts before the membership. Arrayed squarely against him in his rate views and opposing an extensive educational campaign was J. G. Johnson, who was the most active candidate for the Head Consulship. Though the latter did not achieve his personal ambition he had influence enough to be chiefly responsible for forcing the compromise of 1903 that left the rate question still open and the subject of many more years of contention.

Two General Attorneys. Johnson was reinstated as General Attorney and served through the term, together with J. W. White. The Executive Council in August, 1901, assumed authority to create the second office and the territory was divided on the Mississippi river, with the Kansas man taking the western half.

The Head Consul was more effective in thwarting Johnson's personal campaign than he was in combating the anti-revision propaganda which the latter was so clever in formulating and getting before the members. It was due to Mr. Northcott's persuasion that Director Talbot became an active contender for the Head Consulship and he may also have had something to do with bringing out Director Murphy to bid for the support of Kansas, resulting in a bolting State Camp and a split delegation at Indianapolis. But the things that Johnson wrote and said in connection with the subject of rates undoubtedly made a deep impression upon the members and furnished cues for a whole host of minor leaders on the anti-revision side.

Under the circumstances the field work was bound to lag somewhat, especially near the close of the term. It did not receive its usual amount of attention from the Head Consul and the agitation had considerable effect in making applications harder to secure. Mr. Northcott found time to complete the revision of the Ritual, but made no extensive changes. In the height of the rate controversy the Society was called upon to pause long enough to pay a tribute of respect to the memory of the two Illinois members who had been retired from Directorate at St. Paul. General Reece went first, passing away April 8, 1902, and was followed, April 18, 1903, by Marvin Quackenbush, who had been serving as State Deputy for Illinois. Both were aged 61 at the time of death.

Committee on Rates Named. It was late in 1901 that the Head Consul appointed the committee to prepare a report on the rate question. The members were George W. Clark of Topeka, Kansas, who became chairman; W. H. Thompson, Grand Island, Nebraska; F. H. Cummings, Grand Rapids, Michigan; J. J. Thompson, Bloom-

ington, Illinois, and H. S. Oliver, Lisbon, North Dakota. All were delegates to St. Paul, all were men of high standing and none, so far as the Head Consul knew, had any pronounced views on the question to be considered.

The committee met at Greenville, Illinois, November 25, and after two weeks of hard work adjourned until after the holidays. January 6 the report was completed and the Executive Council approved it on January 15. It was at once printed and circulated both in the February number of *The Modern Woodman* and in pamphlet form. Abb Landis, well-known actuary, assisted the committee and the report had his endorsement and that of two other experts on the subject, George Dyre Eldridge and Miles M. Dawson.

One of the criticisms made later was that the committee had not taken sufficient time for its task, the inference being that it had overlooked possible solutions the conditions of which would be easier to fulfill than the one it proposed. It must be said, however, that the report was a model of brevity and at the same time covered all the important features entering into the problem. It elucidated the basic principles of life insurance, showing the various cost elements and how a scientific table of rates was compiled. It demonstrated that under the existing rates of contribution and with the existing membership, the Society would fall nearly two hundred fifty millions short of meeting its benefit obligations. It was proven by figures that could not be successfully challenged that remedies previously proposed, such as monthly assessments, scaling certificates, and a level increase of 25 per cent, would be as but a drop in the bucket to meet the deficit. The rates proposed were based on the Fraternal Congress mortality table and very closely approximated those later conceded generally to be necessary to perpetuate the existence of the organization.

Report of Committee. Simply as the matter had been presented, it was still far too complicated for the average understanding. The report of the committee ran to seven or eight thousand words and contained some formidable looking tables. Explanatory notes of the actuaries and other matter on the same subject doubled its length, so that there were three solid pages of it in the official paper, then printed in newspaper form. And that was only the opening salvo of the rate revision bombardment. In thirteen consecutive issues *The Modern Woodman* printed no less than sixty-odd full pages of rate educational matter. Besides, there were printed and circulated enough pamphlets and circulars to make a good-sized volume when they were later gotten together and bound.

Practically all the printed material originated in or passed through the hands of what was known as the "literary bureau," composed of Actuary Landis, Head Clerk Hawes, and Editor Van Galder. This bureau was opened in February and closed the following October.

Nor was oral presentation of the subject neglected. Head Consul Northcott was on the road a good deal of the time and literally wore himself out talking to the members. All the lecturing talent that could be mustered was given preliminary instruction and sent out over the jurisdiction. Camps were urged to appoint one of their

own members to study the subject and discuss the question in their meetings. Both sides were given a full hearing, both in the official paper and from the rostrum. The administration even went so far as to print in the official paper a list of speakers who could be had on call to talk against the committee's plan!

It was perfectly evident long before the Indianapolis Head Camp convened that the committee's plan did not have a chance. The question was what other one would be adopted. Nebraska had a plan, Iowa was similarly prepared, and there were dozens of other remedies sponsored by temporary organizations that had sprung up here and there, and by individual members.

In his report for 1903 Head Consul Northcott was able to show a satisfactory rate of growth for the Society during the term, even though the agitation was not without some effect. "Since January 1, 1901, and to March 1, 1903," he wrote, "241,694 certificates have been written and 2764 new Camps chartered. The net gain in membership during that period has been 136,564; the net gain in new Camps 1674, making an average monthly gain during the two years of 5690 members and seventy Camps." On January 1, 1903, the Society had 664,166 Beneficial members and 40,469 Social members, giving a total of 704,635. The total amount of insurance in force on January 1, 1903, was \$1,161,284,000.

The Head Consul's report, like that of the Head Clerk, was largely devoted to a discussion of the rate question and to presenting further data for the consideration of the delegates.

CHAPTER XXIV

THE Indianapolis Head Camp. No Head Camp except the one at Springfield had attracted as much interest up to that time as the one in Indianapolis, June 16-20, 1903. Sessions were held in the auditorium. The number entitled to seats was 537, and cost of mileage and per diem for the first time exceeded \$100,000. There was much speculation as to probable action on the question of rates and the selection of a new Head Consul, and delegates began gathering in the city several days before the time set for the meeting to open to take part in the preliminary conferences.

Two Head Consul Candidates. General Attorney J. G. Johnson was the only formidable rival of Director A. R. Talbot for the Head Consulship and his fate seemed to rest largely upon the outcome of the Kansas contest, with Director E. E. Murphy heading a rival delegation. The absorbing question when the Head Camp opened was the amount of strength Johnson could muster. It was decided to lose no time in finding out.

S. S. Tanner of Illinois, present Director, was chairman of the Credentials committee. His recommendation that both Kansas delegations be excluded from the temporary roll call was approved, but when he presented the committee's report favoring the seating of both with half a vote each, Johnson moved to substitute his own followers alone and the issue was joined. The Kansas man championed his own cause from the floor in his usual convincing manner.

The Murphy side was upheld by Truman Plantz, present General Counsel and then member of the Law committee. When the latter had finished Johnson's chances had gone glimmering. The committee's report was adopted 302 to 122. The General Attorney was still a factor in the rate question but he was not even nominated for Head Consul and another was cast for the part he had taken in the legal work of the Society.

Rate Revision Considered. Johnson's fate was sealed on Tuesday, when his contest was decided. The subject of revision did not come up until Thursday and actual debate did not take place until Friday evening. In the meantime, in spite of a determined effort to reverse the order and elect officers last, the Head Consulship question had been settled, so that the delegates were free to give their undivided attention to the main business of the Head Camp.

Thursday morning Judge Clark, chairman of the Readjustment committee, presented the report of that body, which was merely a formality in getting the subject before the Head Camp. Some one moved as a substitute that a committee of sixteen be appointed to bring in some other plan on Friday morning, and after some maneuvering the number was finally increased to twenty-five and the substitute adopted. Head Consul Northcott named the following:

Illinois—H. M. Goodrick, Truman Plantz, F. G. White, E. D. Reynolds.

Iowa—H. W. Gleason, F. K. Stebbins, W. S. Hart.

Wisconsin—J. M. Gooding, W. H. Gaspard.

Kansas—J. J. Parker, E. C. Gates.

Nebraska—N. C. Pratt, J. H. Johnson.

Minnesota—W. S. Hammond, H. A. Monroe.

Michigan—W. E. Brown, W. J. Galbraith.

Missouri—J. L. Campbell, George W. Emerson.

Indiana—C. C. Cissell.

Ohio and Pennsylvania—Edward L. Young of Ohio.

North and South Dakota and Montana—S. A. Ramsey of South Dakota.

West Virginia, Maryland, Delaware, New Jersey, Vermont, New York, Connecticut, Rhode Island, and Maine—E. W. Sanford of New York.

Nevada, Utah, Washington, Oregon, Idaho, Wyoming, and California—J. O. Davis, California.

Colorado, Oklahoma, and Indian Territory—J. A. McKeene of Oklahoma.

Friday morning the committee was not ready to report and asked until Friday evening. Even then it was no better off. It had spent two days trying to reconcile the conflicting views of its members and failed, and was obliged to report to that effect and ask to be discharged. Therefore, on Friday evening the whole question was thrown back upon the Head Camp, which was as much at sea as ever on the entire proposition.

Three substitutes for the original committee's plan were thereupon offered. One was known as the Goodrick plan, being named in honor of H. M. Goodrick of Illinois and having the support of the majority of the delegates from that state. Another was the Iowa

plan, championed by Judge W. S. Hart, and the third was designated as the Young, or the Hawes plan, being recognized as the one favored by the administration. The Goodrick table provided for an increase of about 50 per cent over the old one, the Iowa rates were somewhat similar, though making the cost slightly heavier at the more advanced ages, and the Hawes plan provided four options, a level rate and a step rate approved by the actuaries as adequate, a flat increase of 25 per cent, and the existing table. The Goodrick and Iowa plans called for reinsurance of old members at age of entry, the Hawes plan at attained age.

The Iowa Plan Adopted. The Iowa plan seemed to have the most supporters from the start, twelve members of the committee of twenty-five favoring it, while eight were for the Goodrick plan. Debate lasted for several hours. Though realizing there was slight hope of success Head Consul Northcott contended valiantly for the Hawes options and had some able supporters. The opposition fell back on the argument that the members would not stand for an increase to the original committee's plan or anything approximating it, nor the accumulation of any considerable invested surplus. So, when it came to a vote the Hawes plan lost 171 to 280½, while the Iowa plan went through 215½ to 166. It was 11:30 p. m., before the first vote was taken and it was 12:40 Saturday morning when adjournment took place.

The Iowa table, which became effective January 1, 1904, for old members, and August 14, 1903, for new, was as follows:

Age at Nearest Birthday	\$500	\$1000	\$2000	\$3000
18-25	\$.25	\$.50	\$1.00	\$1.50
26-27 .....	.30	.55	1.10	1.65
28-29 .....	.30	.60	1.20	1.80
30-31 .....	.35	.65	1.30	1.95
32-33 .....	.35	.70	1.40	2.10
34-35 .....	.40	.75	1.50	2.25
36-37 .....	.40	.80	1.60	2.40
38-39 .....	.45	.85	1.70	2.55
40-41 .....	.45	.90	1.80	2.70
42-43 .....	.50	.95	1.90	2.85
44-45 .....	.50	1.00	2.00	3.00
46-47 .....	.55	1.10	2.20	3.30
48-49 .....	.60	1.20	2.40	3.60
50-51 .....	.65	1.30	2.60	3.90
52-53 .....	.70	1.40	2.80	4.20
54-55 .....	.75	1.50	3.00	4.50
56-57 .....	.80	1.60	3.20	4.80
58-59 .....	.85	1.70	3.40	5.10
60-61 .....	.90	1.80	3.60	5.40

Election of Officers. When election of officers was declared the next order of business on Wednesday, Nelson C. Pratt of Omaha nominated Director Talbot for Head Consul. General Attorney Johnson then took the floor to move that nominations be closed and selection be by acclamation, and it was done. It had been agreed that B. D. Smith was to retire from the Directorate to become one of the General Attorneys and the two vacancies on the board were filled by naming R. R. Smith of Missouri, retiring Head Banker, and Charles J. Byrns of Michigan. The entire Head Office staff was chosen by acclamation, as follows:

Head Consul—A. R. Talbot, Lincoln, Neb.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—A. N. Bort, Beloit, Wis.

Head Adviser—Dan B. Horne, Davenport, Ia.

Board of Directors—C. G. Saunders, Council Bluffs, Ia.; George W. Reilly, Danville, Ill.; E. E. Murphy, Leavenworth, Kan.; R. R. Smith, Brookfield, Mo.; Charles J. Byrns, Ishpeming, Mich.

Board of Auditors—John D. Denison, Clarion, Ia.; Fred W. Parrott, Clay Center, Kan.; M. R. Carrier, Lansing, Mich.; L. W. Otto, Crawfordsville, Ind.; E. B. Thomas, Columbus, O.

Head Escort—C. D. Elliott, Seattle, Wash.

Head Chaplain—Rev. Walter A. Gardner, Providence, R. I.

Head Watchman—George L. Bowman, Kingfisher, Okla.

Head Sentry—W. E. Beachley, Hagerstown, Md.

Supreme Medical Board Created. Of great importance in improving the medical work was the creation of the present board of Supreme Medical Directors, which after a long period of agitation was finally sanctioned, to become effective at once. The number of State Physicians, which were appointed thereafter by the Executive Council, was fixed at thirty-two.

Large Cities Admitted. Another step forward was the opening up of the large cities to the field forces, which took place also only after the subject had been debated in several Head Camps, and came about mainly through the insistence of Chicago members. It was left to the Executive Council to decide how rapidly and in what manner the large population centers were to be assimilated. Territory definitely added to the jurisdiction included Virginia, Kentucky, Arizona and the District of Columbia.

By-laws were changed to provide for blanket surety bonds for all local Camp Clerks and Bankers, the cost to be paid out of the General fund. The Head Clerk was authorized to employ inspectors to investigate the accounts of Camp officers and local Camp affairs generally where it was evident that something was wrong, and was given power to remove Clerks who were found incompetent or dishonest.

Fraternity Exemplified. Just before the Head Camp met there had been disastrous floods in Kansas, Missouri, and Illinois and thousands of members had lost property, some practically all they had. The situation in various places was so vividly portrayed by delegates that the Head Camp voted \$50,000 for relief work, the largest sum ever appropriated at one time for such a purpose.

Among other changes made in revising the laws were the adoption of the calendar month to govern transactions with the Camps by the Head Clerk; making Memorial day the first, instead of the third Sunday in June; rejection of miners and railroad men as hazardous risks under special rates; and creation of the office of Past Head Consul, making Governor Northcott a life member of the Head Camp.

Milwaukee Chosen for Next Head Camp. There was a spirited contest over the next Head Camp, Milwaukee finally winning out on the second ballot over Los Angeles, Portland, Denver, Salt Lake

City, and Saratoga Springs. The Head Camp adjourned at noon Saturday, after a busy week, with little time devoted to social affairs. Wednesday afternoon the review of the Foresters at Camp Reece took place and Thursday afternoon there was the usual parade in the city. The encampment was a great success, with a large list of entries in three classes in the drills.

After Indianapolis the new administration found plenty to do. Head Consul Talbot faced the task of harmonizing the elements which were dissatisfied with the rate readjustment and its attending complications, and getting the Field department in shape for a new effort to build up the Society. Head Clerk Hawes had on his hands the details of rerating the entire membership and instructing some 11,000 Camp Clerks in the manner of applying the new schedule.

The notable fact in the history of the term was the rapid recovery of the Society from the effects of conflict and the beginning of a new period of growth, which was destined to continue until it was necessary to once more sharply call attention to the need for further financial remedies. The year 1903 was the only one in which a net loss in membership occurred. A small gain was shown in 1904, and by 1905 the Field department was working once more under normal conditions. The Iowa rates for the younger ages were actually less than those under the old plan, and young men flocked into the ranks in great numbers.

The loss in 1903 was small and was partly accounted for by a heavy increase in the number of lapses. Where the latter in 1901 had been 38,697, they jumped to 60,876 in 1903, dropping rapidly thereafter. The number of certificates issued in 1901 was 133,415, but in 1903 there were only 63,158. The next year was slightly better, with 81,718, while the 1905 record was 103,951. Beneficial membership at the close of 1902 was 664,166, a year later it had dropped to 660,151, in 1904 a few hundred had been gained and it was 660,952, while at the close of 1905 it was 713,837.

Four assessments were skipped in 1904 and three in 1905. In the period from 1903 to 1912, no less than twenty-two were missed. Eleven were called in 1911 and thereafter there was one every month. The policy of avoiding accumulations in the Benefit fund beyond immediate needs was strictly adhered to, for the time being, in accordance with the unmistakable wish of the members.

Rerating approximately seven hundred thousand members kept the Head Clerk's department fully occupied up to the time the new schedule for old members went into effect, January 1, 1904. As had been done when Major Hawes took charge of the office in 1890, every application was reexamined and the entire system of records revamped in order to correct accumulated errors. The work was done, however, within the allotted time. It took months after that to get the system in smooth working order. Fifty days and nights were consumed in auditing the first monthly Pass reports, after the new rates went into effect, due to the mistakes of local Camp Clerks.

Head Consul Talbot Takes the Reins. At the opening of the term Head Consul Talbot took over the office of his predecessor almost intact and removed it to Lincoln. Included in the personnel were J. G. Ray, present Head Clerk, who had been private secretary

to Governor Northcott, and W. E. Jackson, now assistant to the Head Consul. A suite of six rooms was occupied in the Fraternity building, which was the Head Consul's office for many years.

Ralph E. Johnson, who had been State Deputy for Nebraska, was appointed Supreme Organizer, with the concurrence of the Executive Council, to take personal charge of the Field department, a position he has since held. Without making any immediate radical changes the organization was built up gradually and the number and effectiveness of the workers increased and the results showed for themselves. State schools of instruction became common. Big class adoptions, in which several Camps united, were encouraged, with good effect. January 5, 1904, the twenty-first birthday anniversary of the Society, was designated as "Red Letter" day and observed by thousands of Camps. The one-millionth certificate was written on September 5, 1903. The Supreme Organizer, reporting in 1905 stated that from January 1, 1903, to April 1, 1905, there had been 138,884 certificates written and 1264 new Camps organized.

Two General Attorneys. Two General Attorneys having been provided for at Indianapolis, B. D. Smith of Minnesota, the retiring Director, was appointed together with J. W. White, at the July 1903, meeting of the Executive Council. White died March 16, 1904, and was succeeded by Truman Plantz, present General Counsel, and then serving as member of the Law committee. The vacancy on the latter body was filled by naming Judge E. D. Reynolds of Rockford, who held the place until his death in 1926.

At the same meeting the Council named the first Board of Supreme Medical Examiners which was composed of Dr. E. L. Kerns, Illinois, Dr. B. E. Jones, Kansas, and Dr. F. A. Smith, Ohio. Headquarters for the department were established in the Head Office building in Rock Island and gradually the work of the State Physicians and the method of examining candidates and keeping the medical records was overhauled and standardized, with excellent results. At first the Supreme Medical Directors handled only doubtful cases, but since 1904 they have scrutinized all applications.

Head Consul Talbot found the demands upon his time in connection with speaking engagements at Modern Woodmen gatherings quite heavy, and he sought and secured the authority of the Executive Council to formally appoint National Lecturers to represent him on the rostrum. He named Charles E. Whelan of Wisconsin and Fred G. White of Illinois. The former had been serving for several years in a similar capacity, though the office had not been formally created, and he continued as National and Supreme National Lecturer until appointed Editor of the official magazine in 1926.

Opening Up the Big Cities. Opening up of the large cities placed a heavy responsibility upon the Executive Council. During the term work was begun in an experimental way in most of the large population centers in the jurisdiction. It was found necessary to adopt and enforce more stringent rules to keep out undesirable candidates and otherwise maintain the standards of the Society in the cities, while men of peculiar fitness were required to handle the situation. City Supervising Deputies were created and medical examinations were made by specially appointed boards. It was

believed that the experience of former Head Consul Northcott would be invaluable in this undertaking and the Executive Council arranged for his services. He was also to revise the Ritual and write a history of the organization. The condition of his health and his other duties would not permit giving all his time to the Society and so it was arranged that he was to be compensated at the rate of \$4000 each year, for the time actually employed.

Some members of the anti-rate revision faction who had been active in 1902 and 1903 raised objection to this arrangement, misunderstanding the contract, and the former Head Consul, when he heard of the protest they made, promptly resigned. In the meantime he had completed the Ritual revision, which was featured by the introduction of the short form of adoption. He had also gathered some material for the history, which was turned over to others at his death.

Forester Encampment at World's Fair. Participation in the St. Louis World's Fair in 1904 gave the Society some valuable publicity, serving to emphasize its leadership in fraternal affairs. The week of September 5-10 was Modern Woodmen week. A National Encampment of Foresters was held on the grounds, the number of men taking part being 3274. The number of paid admissions during the week was exceeded only on the week in which the fair opened, while the parade on September 8, Modern Woodmen day, was the largest during the season. No other similar organization taking part even approached the showing of the Modern Woodmen.

The Shissler Case. Another undertaking was set on foot near the close of the term which was destined to attract a great deal of attention and prove the quality of Modern Woodmen fraternity. The first jurisdiction-wide appeal for an individual member was made in January, 1905. The individual was Charles M. Shissler of Des Moines, who was severely scalded by the explosion of a hot water heater in Los Angeles, where he was a stranger. When he was identified Los Angeles members came to his aid and secured for him the attention which unquestionably saved his life. Several thousand skin grafts were necessary and California Modern Woodmen supplied practically all of them, besides money. The appeal brought enough to pay all remaining bills for many months of hospital and medical service and gave Neighbor Shissler a substantial sum besides.

Growth of the Society's business made more room for the Head Clerk's department necessary, especially when the Supreme Medical Directors took up quarters in the Head Office. So an annex to the original building was constructed in 1904, practically doubling the size of the structure.

CHAPTER XXV

THE Milwaukee Head Camp. There was scarcely a discordant note to jar the harmony of the Milwaukee Head Camp and the meeting left pleasant memories to all who took part in it. Everybody was glad to give rate readjustment and reserve fund proposals a rest, even though Head Clerk Hawes did persist in repeating the mortality history of the Society in his report, together with

some gentle reminders that financial shoals were bound to be encountered sooner or later unless something more were done about it. No important contests developed over Head Officers and forensic clashes were notably absent.

The Head Camp was held June 20-24 in the Davidson theater, with 475 entitled to seats in it. Most of the work was done in day sessions. The only one held during an evening was that of Friday, when the delegates were forced to work until after midnight to finish the business. Wednesday evening there was exemplification of the Ritual, after the usual review of the Foresters late in the afternoon. Thursday afternoon was given over to the Foresters' parade and that evening there was a grand ball. Friday a carnival and floral parade under the auspices of the local members took place, but it did not interrupt the business sessions. The local entertainment committee was warmly commended for its efforts during the week.

The Sanatorium Considered. At this Head Camp the matter of taking care of members suffering with tuberculosis came up formally for the first time and the initial steps which were authorized led eventually to the building of the present Sanatorium in Colorado, the first of any magnitude ever promoted by a fraternal society. The subject was introduced on the opening day, while committee reports were being awaited, by Dr. A. H. Warner of Kansas, who spoke in advocacy of a plan sponsored by the National Fraternal Congress. It was proposed that all organizations affiliating with that body take part in promoting and maintaining an institution in the southwest in which their members should be treated free, or at a small expense. Before the Head Camp adjourned resolutions were adopted endorsing the plan, empowering the Executive Council to proceed as it deemed wise and urging the members individually to contribute in case the project materialized.

It was an economical Head Camp. The Head Officers set the pace by requesting that there be no effort made to secure a salary increase for them. Head Consul Talbot was then receiving \$5000 and Head Clerk Hawes \$4500 per year. The Head Camp mileage and per diem expense was cut considerably below that of the previous one, being \$78,136. The plea for a longer term to still further reduce the outlay for National meetings, which previously had fallen on deaf ears, was listened to this time and it was voted to make Head Camps thereafter triennial, instead of biennial affairs.

Some of the western State Camps had objected to the practice of having all applications reviewed by the Supreme Medical Directors and passed resolutions requesting that the State Physicians' judgment in this connection be final. The purpose, of course, was to cut down the time between the signing of the application and the date of possible adoption. There was some disposition at Milwaukee to question the wisdom of the changes in the Medical department which became effective two years earlier, and the press predicted trouble. None developed, however. The State Physicians held a meeting early in the week and formally endorsed the Board of Supreme Medical Directors, which put an end to all rumors of impending discord. The number of State Physicians was increased from thirty-two to thirty-six.

The long standing dissatisfaction with the quality of medical examinations made in the past resulted in the adoption of resolutions directing the Supreme Medical Directors to undertake a comprehensive investigation of substandard risks carried on the membership rolls of the Society. The large number of short-term deaths was given as a reason for this action and also the many complaints received that members of longer standing were becoming unfit because of bad habits, especially intemperance. The inquiry was to cover both classes.

Admittance of those indirectly engaged in the liquor business again came up. This time it was decided to lift the bars for employees of concerns manufacturing or dealing in intoxicants, but not themselves directly connected with either branch of the traffic. A strong effort was also made to admit officers and stockholders of such concerns who were not personally engaged in the business, but on this the delegates stood pat. The law prohibiting Sunday picnics and the use of intoxicants at gatherings under Modern Woodmen auspices was strengthened.

Hazardous Occupation Changes. A special hazardous occupation schedule of rates, rejected previously, was adopted. Under it new members engaged in work rated as dangerous, might be admitted by paying an extra amount on each assessment, depending upon the extent of the hazard. A present member might take up a hazardous occupation and, by paying the increase, keep his protection in force. Ever since the Society had adopted rules excluding men following hazardous lines of work the question of including or excluding those engaged in certain occupations had come up regularly in Head Camps and a great diversity of opinion had developed. The new plan, it was believed, would not only end this agitation, but would also open an important field for growth, especially in certain districts. In both respects it was a great disappointment. The number who availed themselves of the privilege it offered was small and it was found that the extra rate did not pay for the extra risk. In a few years the special hazardous risk rates were abolished, though those insured under them while they were in force had the privilege thereafter of continuing to pay them and claim their benefits, and some did so. The resulting complications in the Head Clerk's records, which persisted for many years, was not the least objectionable feature of the experiment.

The Head Camp met in the midst of the revelations of extravagance and unbusiness-like methods in the handling of funds of some of the old-line insurance companies precipitated by Thomas W. Lawson and followed up by the New York Armstrong legislative investigating committee. It was argued from the floor that the reaction in public sentiment against old-line companies might be capitalized by the fraternal through a series of meetings in the east advertising their advantages. The Executive Council was given authority to take such action along this line in behalf of the Modern Woodmen as it might consider wise.

Though the fraternal have benefited from old-line insurance scandals of that time the attending revelations did not make it the easier for them to adopt adequate rates and create surplus, or



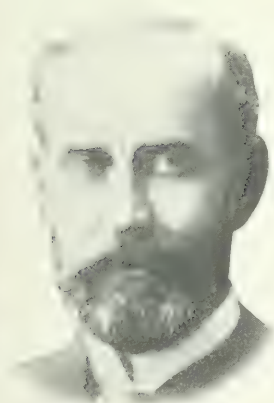
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JOHN W. WHITE
(1899-1904)



B. D. SMITH
(1903-1914)



TRUMAN PLANTZ
(1904)

HEADS OF SOCIETY'S LEGAL DEPARTMENT



A. W. BASTIAN
(1889-1890)



J. B. GILLILAND
(1890-1893)



F. O. VAN GALDER
(1895-1919)



J. F. HARRIS
(1919-1926)



CHARLES E. WHELAN
(1926)

EDITORS OF THE OFFICIAL PUBLICATION

reserve funds. Another incident of the 1903-1905 term tending in the same direction was the failure of another bank, resulting in loss of funds belonging to the Modern Woodmen. The bank in question was a private one, that of McCutchen & Co., at Holstein, Iowa, which was found to be insolvent when its head, E. H. McCutchen, died January 13, 1904. It had on deposit \$100,000 of the Society's money. Private bonds supposed to be sufficient to guarantee twice that amount again proved worthless, when put to the test in court, and the net loss was \$84,088. The Milwaukee Head Camp considered additional safeguards for deposits. Some delegates advocated increasing the Head Banker's bond to \$1,000,000, but it was finally left at half that sum. It was ordered that no more funds be placed in private banks.

Camp Hawes. Camp Hawes was the name of the Foresters' tented city at Milwaukee and it was one of the most successful yet held. Three National Encampments in as many years, including the one in St. Louis in 1904, had brought the uniformed men to a high degree of proficiency. There was keener competition in all classes of drills, inspection, etc., than ever before. In the Rainbow parade appeared for the first time three companies of the Patriotic Order of Junior Woodmen, just organized, and which for a time promised to develop into an important branch. The boys also took part in the competitive drills.

Territorial expansion approved in 1905 included parts of Tennessee and Texas. Great caution was exercised in moving the boundaries of the jurisdiction southward.

Many thought that the next Head Camp should go to Buffalo to help advertise the Society in the east, but the Peoria boosters were numerous and won out in a sharp contest in which Detroit and Cincinnati were also entered.

Election of Officers. The most important change in Head Officers was the substitution of A. N. Bort of Wisconsin, retiring Head Banker, for C. G. Saunders of Iowa, as Director. Saunders retired voluntarily to give his undivided attention to his law practice. The new officers:

Head Consul—A. R. Talbot, Lincoln, Neb.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Adviser—Dan B. Horne, Davenport, Ia.

Head Banker—C. H. McNider, Mason City, Ia.

Head Escort—C. D. Elliott, Seattle, Wash.

Head Sentry—W. E. Beachley, Hagerstown, Md.

Head Watchman—George L. Bowman, Kingfisher, Okla.

Head Chaplain—Rev. Henry Dunning, Albany, N. Y.

Board of Directors—George W. Reilly, Danville, Ill.; E. E. Murphy, Leavenworth, Kan.; A. N. Bort, Beloit, Wis.; R. R. Smith, Brookfield, Mo.; C. J. Byrns, Ishpeming, Mich.

Board of Auditors—M. R. Carrier, Lansing, Mich.; A. L. Reeves, Steeleville, Mo.; F. W. Parrott, Clay Center, Kan.; E. B. Thomas, Columbus, O.; L. W. Otto, Crawfordsville, Ind.

The Sanatorium a Certainty. The plans for a National Fraternal Sanatorium did not pan out well. Endorsed by both the National

Fraternal Congress and the Associated Fraternities of America during 1905, a meeting of representatives of the societies was held in November of that year. Director E. E. Murphy was made chairman and member of the Board of Directors. After some investigation of sites an offer by the Sante Fe railroad to furnish a tract of 1000 acres with buildings upon it, free of charge was accepted. The property was near Las Vegas, New Mexico. In March, 1906, the Modern Woodmen Executive Council voted \$100 for the sanatorium and issued an appeal to the members. Only \$3000 was raised, the Camps for the most part making no response. Other societies had a similar experience. In September the Modern Woodmen withdrew from the undertaking and returned the \$3000 to those who subscribed it.

In July, 1907, the Salvation Army offered the Society its sanatorium at Amity, Colorado, and a committee headed by Director Murphy was appointed to investigate it, a strong sentiment having developed in favor of an exclusively Modern Woodmen undertaking along this line. While the Amity proposal was not accepted the committee returned urging further examination of a site offered by the business men of Colorado Springs. Accordingly Head Consul Talbot, Head Clerk Hawes, Editor Van Galder, and Directors Murphy and Bort went to Colorado Springs in October and arranged for the purchase of the property, which was known as the Ambler ranch, comprising 1000 acres and on which the present sanatorium stands. The Society being without legal authority at the time to expend money for such a purpose, the committee assumed responsibility personally. The project was approved by the Executive Council a few days later and an appeal to the members issued, asking 10 cents per capita to begin construction. The Modern Woodmen Sanatorium association was formed to handle the undertaking, with Head Consul Talbot, president; Head Clerk Hawes, secretary, and Director Murphy, treasurer. By the time the Peoria Head Camp met, \$50,000 had been collected. The land had been paid for, but building operations were held up pending approval by the chief law-making body of the Society.

Publication Building Provided For. Another important undertaking in which the Executive Council took the initiative during the term was the erection of a building in which to establish the present Publication department in Rock Island. Up to that time the small printing equipment owned by the Society had been quartered in the Head Office building, while the official magazine had been printed under contract wherever the most favorable terms could be secured. The inconvenience and loss of time under the contract plan might have been tolerated longer had not the Postal department made a ruling requiring *The Modern Woodman* to be mailed in Rock Island, instead of at the point of publication. This moved the Council, in 1907, to purchase a site and begin the construction of the main part of the present Publication building, which was opened the following year.

Office of Special Inspector Created. At the August, 1907, meeting of the Executive Council, W. H. Dawson of Minnesota was appointed Special Inspector, the first to hold such an office, working under the direction of the Head Consul. His main work during the

term was the investigation of substandard risks, with which the Medical department had been charged at the last Head Camp. During the term he traveled more than forty thousand miles looking into complaints and doubtful cases. As a result insurance of 129 members, amounting to \$198,000 was canceled.

The Lecture Force. Early in this term the title of Charles E. Whelan of Wisconsin was changed to Supreme National Lecturer, while Thomas H. Duffy of Iowa was appointed regular National Lecturer, and E. F. Burns of Michigan, John Sullivan of Missouri, and Dr. S. V. Hoopman of Pennsylvania were made Special National Lecturers, giving part of their time to the Society.

In 1907 occurred the third and last loss of funds by bank failure ever sustained by the Society. Out of the three experiences came remedial measures and safeguards which definitely removed this hazard to the financial security of the organization. The bank in question was the First National of Chariton, Iowa, which went to the wall following the suicide of its cashier, Frank R. Crocker, former Head Banker. The \$350,000 of Modern Woodmen money on deposit was supposedly protected by bonds good for \$400,000, but they were found to have been forged. After the final settlement of the institution's affairs the net loss to the Society was found to be \$152,666.

Growth of Society. Total growth in 1905-1907 was greater than during any previous term. In 1905, 103,254 certificates were written; in 1906, 132,729, and in 1907, 147,841. The total was 384,483, and December 31, 1907, there were 880,064 Beneficial and 40,015 Social members. This was the period of great class adoptions, the record then set in several of the large cities never having been equaled since. The silver anniversary of the organization on January 5, 1908, was enthusiastically celebrated by the Camps and many new members were adopted in that connection. A fine showing was made at the Lewis and Clark exposition at Portland, Oregon, in 1905, September 2 of that year being Modern Woodmen day.

Financially the Society did equally well. The Benefit fund increased from \$807,587, at the close of 1904, to \$3,796,105, at the close of 1907. The General fund on the latter date was \$433,483, where it had been but \$289,994 three years earlier.

While assessments were being regularly skipped and there seemed to the average member no cause to refer to the financial future of the Society, both Head Consul Talbot and Head Clerk Hawes did so at some length in their reports submitted in 1908. The former alluded more particularly to the increasing pressure being brought to bear by state legislatures and competing organizations to compel all fraternal societies to adopt rates high enough to guarantee their solvency. While the administration, the Head Consul said, had remained true to its promise at Indianapolis that it would not force the rate question upon the membership, he doubted that it would be possible to hold it in abeyance much longer.

Head Clerk Hawes repeated the mortality history of the Society and again called attention to the obvious lesson to be drawn from it. He favored valuation and publicity, by which the members could learn the exact conditions, with sufficient time given in which to correct defects. He sharply answered those who had criticized him for per-

sisting in publishing the mortality history and made it clear that so long as he was Head Clerk he would continue to present the facts, regardless of consequences.

CHAPTER XXVI

BACKING the Sanatorium. Action taken by the Peoria Head Camp assured the Sanatorium project of sufficient backing to at least see it well started. Not only was the course of the Executive Council up to that time unanimously approved, but further appeals to the members were authorized to get building funds and the Directors were empowered to appropriate from the General fund such additional sums as were considered necessary, up to 10 cents per member each year. In order to make this possible and to provide for growing expenses the Per Capita was increased from \$1 to \$1.20 annually. Vote of the Head Camp on the Sanatorium question was taken after an address by Dr. J. E. White, who was then conducting a similar institution near Colorado Springs, and who was later chosen as the first Medical Director and Superintendent.

The serious warnings of the Head Consul and Head Clerk as to the impending need of further rate adjustments were scarcely referred to during the week. All that was done in this connection was to adopt a resolution authorizing the Executive Council to call a special Head Camp if it became necessary during the coming term to adopt special legislation to conform to more stringent requirements by the states in regard to benefit rates. The recommendation of the Law committee that twelve assessments be collected yearly was voted down.

It was a well-ordered Head Camp all the way through, about the only complaint heard arising from the extreme heat. The opening was on Tuesday, June 16, and adjournment took place at 2 a. m., Saturday, June 20. There were 625 delegates and officers entitled to vote. Sessions were held in the Coliseum and the Forester encampment was held in conveniently located parks. The local committee was highly praised for the completeness of the advance arrangements.

No subject was more earnestly debated than that of caring for the surplus funds of the Society. It was decided that no bank in future should be permitted to receive deposits greater than 50 per cent of its capital and surplus. The number of depositories was to be reduced and they were to be selected by the Directors, instead of the Head Banker, who was relieved from responsibility for the safety of deposits. Depository banks were to be required to give surety bonds, or put up collateral security equal to 110 per cent of deposits. Interest, instead of going to the General fund, was thereafter to be credited to the fund earning it. Investment of surplus in bonds was authorized.

Minimum pay of local Camp Clerks was advanced from 5 cents to 8½ cents per month per member. Large slices of territory, both south and north, were admitted. In the former direction North Carolina, New Mexico, and parts of Arkansas and Texas were voted in, while on the north the five western provinces of Canada, Ontario, Manitoba, Alberta, Saskatchewan, and British Columbia, were declared open to the Field department.

The Law committee favored doing away with the \$3000 certificate and making the maximum \$2000, on the ground that so many of the short-term deaths called for payment of the higher figure, but the Head Camp declined to make the change. A similar fate met the committee's recommendation that the basis of representation be made one delegate to each 2000 members, instead of 1500.

Some complaint concerning the expense of the Forester encampments had been heard from time to time for several years. To silence this, resolutions endorsing the uniformed branch and favoring the continuing of its meetings at Head Camps was introduced and passed by a large majority.

An effort was made to patch up the extra hazardous rate provision adopted three years earlier by abolishing the class for new members except for metal miners. Apparently this did not help, for three years later the extra hazardous rate was wiped out altogether, except for those already written under its provisions.

The number of members of the Board of Auditors was increased from five to seven, and the number of Head, or State Physicians was fixed for the term at thirty-eight.

It was a foregone conclusion that Buffalo would be voted the 1911 Head Camp, but the Texas delegates made a strong plea for Dallas and it received a heavy vote. Denver, Salt Lake City, and Portland again were contenders.

Rutledge Succeeds Reilly on Board. In the election of officers the choice was by acclamation throughout the list. The most important change was that of Director for Illinois in which state Dr. J. A. Rutledge, retiring State Physician, had won out in the State Camp over George W. Reilly. The new staff:

Head Consul—A. R. Talbot, Lincoln, Neb.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—F. R. Korn, Des Moines, Ia.

Head Adviser—Dan B. Horne, Davenport, Ia.

Head Chaplain—Rev. Henry Dunning, Albany, N. Y.

Head Escort—J. G. Dickson, Spokane, Wash.

Head Watchman—A. C. Van Galder, Berthoud, Colo.

Head Sentry—F. A. Ward, Newport, R. I.

Board of Directors—E. E. Murphy, Leavenworth, Kan.; R. R. Smith, Brookfield, Mo.; A. N. Bort, Beloit, Wis.; C. J. Byrns, Ishpeming, Mich.; Dr. J. A. Rutledge, Elgin, Ill.

Board of Auditors—L. W. Otto, Crawfordsville, Ind.; M. R. Carrier, Lansing, Mich.; F. W. Parrott, Clay Center, Kan.; A. L. Reeves, Steelville, Mo.; E. B. Thomas, Columbus, O.; Martin O'Brien, Crookston, Minn.; George L. Bowman, Kingfisher, Okla.

Important events in fraternal history resulted from Modern Woodmen activities in the next three years. In the first place, the Society passed the million membership mark, a feat not equaled by any like organization to this day. In a single year, 1910, a total of 163,238 certificates was written, which also stands as a world's record. This term saw the greatest of all fraternal tuberculosis sanatoriums built and opened. Incidentally the adoption of the first comprehensive uniform rate legislation by the states came during this period.

Building of the Sanatorium. Before the Peoria Head Camp adjourned Dr. J. E. White had been engaged as Superintendent and Medical Director of the Sanatorium and instructed to immediately proceed with construction. Preliminaries to building operations were begun early in July, following detailed plans already approved. It proved an even bigger and more expensive undertaking than had been anticipated. Building roads, getting water, hauling supplies, and taking care of construction crews which were obliged to live on the grounds, each presented peculiar difficulties. All obstacles were met, however, and the first sixty tent-cottages, with one permanent utility building and temporary kitchen, dining and store rooms, were ready in time to begin receiving patients January 1, 1909. The number applying was found to be more than enough to fill all tents and create a waiting list, a condition which persisted even after the capacity had been tripled by a continuous program of construction.

It had been the intention to charge members able to pay a moderate sum for care and treatment, but the amounts realized through subscriptions, added to the 10 cents per member each year that was available from the General fund, promised an income sufficient to carry on the work as originally planned, and so, just before the opening, it was decided to make everything free except personal incidentals and transportation.

January 1, 1909, the sum expended had been \$65,198, and subscriptions had fallen \$20,000 short of that amount. Construction was continued, however, until there were 180 tent-cottages and a second utility building. Then matters were brought practically to a standstill because of lack of funds. A central, or administration building was urgently needed, also a hospital, amusement hall, permanent dormitories, etc. These were provided at intervals as financial means became available, and the building program, which originally was expected to be completed in five years, actually took fifteen. The real work of the institution, however, was not greatly handicapped by lack of adequate buildings. It continued to operate at full capacity and became known as one of the best conducted and most effective sanatoriums in the world in its particular field.

Scores of plans of raising money, besides appeals to the members, were tried during the first few years. Souvenir books of views of the premises, a book of Mothers' day essays, a cook book compiled by Editor Van Galder and a book of poems by Inspector W. H. Dawson were sold. Subscriptions were asked for special purposes, such as the buying of dairy cows named after the various states contributing the money, the building and equipping of a workshop for patients, construction of a greenhouse, furnishing a rest room for visitors, providing an ambulance, etc. The Head Officers were separately canvassed as were Head Office employees, Clerks of Camp, and Royal Neighbors. The most ambitious scheme was that sponsored by Head Consul Talbot for a "10,000 club," to pay for a central building. It was proposed to enroll 10,000 members who would pledge themselves to give \$1 a month for ten months. This was started in 1910, and closed early in 1912, with \$20,000 collected and 2015 members enrolled, the Head Camp in the meantime having voted a sufficient sum for the desired purpose. At one time it was planned to provide

an endowment by assessing each member \$4 in quarterly payments, but this was given up because of doubt as to its legality. Total subscriptions for the Sanatorium up to the close of 1925, were \$254,158, mostly in sums credited by suitable inscriptions on the buildings to Camps or other organizations which had given enough to provide a tent-cottage, furnish a room in the hospital or which had assisted in defraying the cost of other permanent structures.

Early in 1909, the Illinois legislature adopted an amendment to the laws governing fraternal societies which made it possible for the Modern Woodmen to own and operate the Sanatorium directly. Accordingly, on July 23 of that year, the deed was transferred from the trustees. In 1910, the Sanatorium fund was turned over by Director Murphy to the Head Banker.

Withdrawal from National Fraternal Congress. In the summer of 1908, the Executive Council decided to virtually withdraw from the National Fraternal Congress, though it was agreed that Head Clerk Hawes, who was on the program already arranged, for an address before the secretaries' section, should fill his engagement. The breach was the climax of a long series of disagreements between the Modern Woodmen and the majority of the other affiliating societies over uniform legislation. In 1907, the congress had endorsed what was known as the "force" bill, which would have compelled all fraternal insurance organizations to exact not less than the Fraternal Congress rates and thus place them on the same competitive basis, regardless of size, selection of members, and cost of operation. The Executive Council contended that this would deprive the Modern Woodmen of an advantage to which it was entitled on its merits. Major Hawes in his address to the secretaries declared that the congress, in effect, had invited the states to take over the sovereign powers of its constituent members, whereas the law should go no farther than to demand certain results, leaving the societies to attain those results by their own methods.

The "force" bill was introduced in many of the state legislatures during the 1908-1909 term, but the Modern Woodmen fought it through a committee on legislation, appointed for the purpose, and through the Camps and members and it did not become a law in any case.

In 1910 the state insurance commissioners and fraternal societies got together to draft another uniform law. A conference was held in New York City in June and later in the season was continued at Mobile, Alabama, the draft as finally adopted taking its name from the latter city. Modern Woodmen representatives attended both sessions. They upheld the incorporation of provisions for valuation and publicity as preferable to the fixing of arbitrary rates, for which there were many contenders, and championed the stipulation that valuation should not be a test of solvency so long as current assets were equal to current liabilities. Valuation was to be computed not later than June 1 of each year, beginning in 1914, and the results mailed to each member. If any society, on December 31, 1917, failed to show 90 per cent solvency, improvement must be made thereafter at the rate of at least 5 per cent every three years. Though the Modern Woodmen valuation at the time was less than 40 per cent Head Clerk Hawes pointed out in his next report that the Society

would have sixty years to attain the required rating. The Mobile bill, by the time the 1911 Head Camp convened, had become law in more than a dozen states and was in process of enactment in many more.

Modern Woodmen representatives who had helped frame the Mobile bill felt that they had done well to gain the points they won, and that was the general feeling in administration circles. They did not foresee, and perhaps nobody else did at the time, that the method used in figuring valuation might not be strictly fair to the Society working under the open contract, current cost plan. Certainly they were not prepared for the storm of criticism which some of the disgruntled members stirred up shortly over what had been done at Mobile. It became evident that a good many did not care to know the rate shortcomings of their Society or propose to do anything to remedy such actuarial defects as might be shown to exist, and that was the attitude which seemed to prevail in most of the State Camps in the spring of 1911.

Under the terms of the Mobile bill the Modern Woodmen was permitted to use its own mortality experience as a basis for computing its condition and it was the only Society able to qualify in this respect. In order to remove doubt that it could do so and to learn if its mortality history as previously compiled gave all necessary data for the compiling of valuation George Dyre Eldridge was engaged in September, 1910, as consulting actuary and for two years devoted part of his time to overseeing the work of the Actuarial department in the Head Clerk's office.

McNider Made Fiscal Agent. In July, 1908, the Executive Council appointed C. H. McNider, former Head Banker, as fiscal agent, to look after investing surplus funds. The sum of \$1,267,000 was at once converted into high-grade government, state, municipal, and school bonds. By the end of the term the invested surplus amounted to \$3,366,552 and interest earned to \$147,401. McNider continued to serve until early in 1910, after which, for a number of years, the work was looked after by the Directors. To get reliable advice in regard to the handling of the Society's funds the Directors during the term addressed inquiries to about seventy bankers in different parts of the country, none of whom were interested in Modern Woodmen deposits, and the replies received were almost unanimous in favor of keeping both the number of depositories and the amount of deposits down to the lowest figure consistent with safety, and investing surplus in high-grade bonds.

Appointments made at the beginning of the term included J. O. Davis of California, E. F. Burns of New York, and George W. Reilly of Illinois, as regular members of the staff of National Lecturers. Dr. W. P. Sparrow of Missouri and Dr. J. G. Pace of Nebraska were added to the force of Inspectors working under the Head Consul.

Ritual Revised. Head Consul Talbot, assisted by a special committee, promptly followed instructions of the 1908 Head Camp in revising the Ritual. Some of the more dangerous and undignified parts of the ceremony of adoption were eliminated, and certain features added, including a number of lectures. The new form was ready for distribution November 15, 1909.

Membership of the Society increased from 920,079 on December 31, 1907, to 1,166,207 on December 31, 1910. The number of Camps grew from 12,099 to 14,824.

The total number of certificates written during the term was 459,473, nine-tenths being credited to the Deputies. Natural growth had fallen to almost nothing. Certificates written in 1908 were 140,398, with a net growth of 80,235; in 1909 they were 155,837 and net growth 85,570, and in 1910, 163,238, the net growth being 83,936.

CHAPTER XXVII

RATE revision overshadowed all else in Modern Woodmen circles from 1911 to 1914. With great labor and expense a plan providing full actuarial solvency was formulated, presented, and adopted, only to be nullified and finally repealed because of the stubborn opposition of an extremely active minority, which successfully invoked the aid of the courts. It was the most turbulent period in the history of the Society, not even excepting the closing months of the Root regime, and membership losses were sustained and a sentiment created which made recovery more difficult than after the previous campaign for adequacy in 1903.

Buffalo Head Camp. Somewhat extended references to the situation created by the enactment of the Mobile bill were made in the reports of Head Consul, Head Clerk, and Executive Council to the 1911 Head Camp. That, evidently, was the subject uppermost in the minds of the Head Officers and they took every precaution to lay the facts before the delegates. There was no recommendation of any specific action, however, even when Head Consul Talbot, in his opening address at Buffalo, made a powerful plea for the safeguarding of the future of the Society. Past Head Consul Northcott, who was heard later in the day, was more specific. He urged a special Head Camp to deal with the problem. On the fourth day of the meeting the Committee on State and National Legislation presented a recommendation that a special Head Camp be held in Chicago, opening January 23, 1912, "with full power to take such steps as may be deemed proper to meet the imperative necessity of action to preserve and perpetuate the Society, and establish such equitable rate and amount of mortality contribution as shall insure the payment of all obligations." There was no debate and the vote of adoption was unanimous.

The sixteenth Head Camp was held at Buffalo under almost ideal conditions. There was a roomy and convenient meeting place in Convention hall, the Foresters held forth in a lake-front park adjacent to the heart of the city, the review and parade were viewed by tens of thousands and there was much entertaining during the week. There were 788 delegates and Head Officers entitled to vote and more than three thousand members of the uniformed branch present, besides an unusual number of visitors, drawn in part by the scenic attractions of the locality.

Financing the Sanatorium. Opening on the morning of Tuesday, June 20, the Head Camp finished its labors late Friday evening. Next in importance to the calling of a special Head Camp was the provision

for the financing of the Sanatorium. It was voted to give authority to the Directors to expend such sums as they felt justified in using for further construction, which insured the early completion of a much needed central building. Pictures of the Sanatorium were shown in Convention hall on Tuesday evening and Head Consul Talbot explained them and told of the work of the institution. A standing Sanatorium committee was created. State and national appeals for aid, except for the Sanatorium, were ordered discontinued. None had been issued, in fact, for three years while efforts had been centered on raising money for that institution.

An unusually well considered report was presented by the Law committee and most of its recommendations were adopted, with few changes.

The number of delegates present, the greatest since the Springfield Head Camp, made it advisable to change the basis of representation, so it was increased from one to 1500 members, to one to 2250 members. The jurisdiction was enlarged to include the entire United States and the Canadian provinces already admitted.

Head Physicians, who really had been State Physicians for several terms, were given the title of State Medical Directors. Local Camp managers were designated as trustees. Forty-four State Medical Directors were provided for. The Supreme Medical Directors were vested with authority to appoint Camp Physicians in cities of five hundred thousand or more population.

No increases in salaries of Head Officers were made, but the Auditors, who had been receiving \$12 per day, were placed on a salary of \$1500 per year. The pay of members of the Law committee was fixed at \$20 per day.

Selecting Head Camp cities three years in advance, as had been done in the past, had been found to have its disadvantages and so power to make the choice was vested in the Executive Council and special Head Camp committee.

In abolishing the special hazardous rate class the number of hazardous occupations acting as a bar to Beneficial membership was increased by thirty-six.

Paying of membership fees, or any part of them, to members who were not commissioned as Deputies was forbidden.

Practical Fraternity Exemplified. During the Head Camp Arthur Kronholm, a member from Maine who had been blinded by a powder explosion, was introduced to the delegates, and they were so impressed with his helpless condition that they voted \$2000 from the General fund, with which he was subsequently taught a trade and prepared to earn his own living.

For the first time in the history of Head Camps moving pictures were taken of the more spectacular events of the week, including the rainbow parade, to be later shown in the Camps. This was the beginning of a system of publicity that has since been employed with great success, and led to the organizing of a moving picture department under the personal direction of J. G. Ray, present Head Clerk, and then Assistant to Head Consul Talbot.



DR. F. A. SMITH
(1903-1917)



DR. B. E. JONES
(1903)



DR. E. L. KERNS
(1903-1914)



DR. E. W. COOK
(1917-1920)



DR. E. A. ANDERSON
(1914)

SUPREME MEDICAL DIRECTORS



H. E. CASTEEL
(1890-1893)



FRANK B. HAWES
(1893-1897)



JAS. A. MCNAMARA
(1897-1914)



F. M. BURR
(1914-1917)



A. D. PHILLIPS
(1920)

ASSISTANT HEAD CLERKS

Two Directorate Changes. Only two contests developed in the election and they were over Head Sentry and Head Watchman. The most important change was the substitution of two new Directors for those who had been serving. S. S. Tanner took the place of Doctor Rutledge, having secured the endorsement of the Illinois members, while F. R. Korns of Iowa, retiring Head Banker, succeeded C. J. Byrns of Michigan. The latter retired voluntarily to accept an appointment by President Taft late in 1910, as collector of customs for the northern district of Michigan. The Forester encampment at Buffalo was named Camp Byrns in the honor of the Michigan man. The list of new Head Officers:

Head Consul—A. R. Talbot, Lincoln, Neb.

Head Clerk—C. W. Hawes, Rock Island, Ill.

Head Banker—David S. Myers, Pontiac, Ill.

Head Adviser—Dan B. Horne, Davenport, Ia.

Head Escort—J. G. Dickson, Spokane, Wash.

Head Sentry—Frank McCalip, Washington, D. C.

Head Watchman—J. L. Mayfield, Granada, Colo.

Head Chaplain—Rev. Henry N. Dunning, Albany, N. Y.

Board of Directors—E. E. Murphy, Leavenworth, Kan.; R. R. Smith, Brookfield, Mo.; A. N. Bort, Beloit, Wis.; S. S. Tanner, Minier, Ill.; F. R. Korns, Des Moines, Ia.

Board of Auditors—F. W. Parrott, Clay Center, Kan.; L. W. Otto, Crawfordsville, Ind.; G. S. Summers, Cape Girardeau, Mo.; M. R. Carrier, Lansing, Mich.; E. B. Thomas, Columbus, O.; Martin O'Brien, Crookston, Minn.; George L. Bowman, Kingfisher, Okla.

The time before the special Head Camp was too short to permit of much being accomplished in the way of educating the members on the rate needs of the Society, even if conditions had been otherwise favorable, so attention was directed to the delegates, who were the same as those serving at Buffalo. The membership generally was invited to discuss the subject of revision through the columns of the official paper, but comparatively few did so, in marked contrast with the voluminous communications of 1902-1903. Events moved rather too rapidly to be followed in the columns of a monthly publication, which, because of the large number of copies issued, required several weeks to print and circulate.

Announcement that a special Head Camp was to be held caused an immediate commotion among the members and galvanized to new life the elements which had been so obstreperous in 1903. So strong was the protest against the reopening of the rate question that the Executive Council hastened to assure the membership that the final solution would remain in their hands and nothing would be done without their approval. A circular letter was sent to the Camps, and Deputies everywhere were instructed to convey a similar message.

Rate Revision Committee. October 17 notice was sent the delegates of the appointment of a special revision committee to prepare and submit recommendations. This body was composed of J. O. Davis, California; A. L. Reeves, Missouri; W. S. Hart, Iowa; H. T. Baker, Michigan, and Charles F. Remy, Indiana. Three days later the committee sent notices to the delegates of the plan it proposed to follow, and from that time on there was a succession of circulars and letters

sent out quoting authorities and giving helpful data to those honestly trying to form an intelligent conclusion.

The preliminary report of the committee was not ready until December 21 and its final report, approved by the Executive Council January 18, was too late to be fully circulated in advance of the Chicago meeting. In the preliminary report it was explained that the Society's own mortality experience was to be used in computing rates and that two general plans would be favored, one for whole life and the other for term insurance, with a number of options under each. The privilege of transferring at will, up to age 50, and without medical examination, was included.

The final report of the committee was a model of brevity, reducing, so far as it was possible to do, a highly complicated proposition to understandable terms. The remedy proposed and the anticipated results were summarized in appendix form, as follows, all relating to be done at attained age:

(a) Whole life insurance for future and present members at rates level during life, ranging from 75 cents per \$1000 at age 18 to \$2 at age 45.

(b) Term insurance to age 50 at rates level during term, ranging from 40 cents at age 18 to 65 cents at age 45; term insurance to age 60 at rates from 50 cents at age 18 to 90 cents at age 45; term insurance to age 70 at 60 cents at age 18 to \$1.30 at age 45.

(c) Privilege of carrying insurance partly whole life and partly term, e. g., a \$2000 certificate may be issued; \$1000 whole life, \$500 terminating at age 50 and \$500 terminating at age 70; giving maximum insurance at low cost while member has obligations and dependent family, yet providing substantial protection good until death at any age.

(d) Term insurance members to age 50 may transfer to whole life or higher term without medical examination.

(e) Term insurance members continue as Social members after expiration of term.

(f) Present members over 45 to age 55 at level adequate rates for either whole life or term insurance; all over 54 carried at rate for age 54, regardless of actual age.

(g) Privilege to those to whom present rates have become a fixed habit and who are prejudiced against a change, to pay exactly as before, taking term insurance for as many years as same is adequate, or whole life insurance for an amount reduced in proportion of present rate to new rate.

(h) Privilege to all present members over age 45 to pay rate for age 45 in cash and charge balance with 4 per cent interest against proceeds of certificate. With this privilege no member, no matter what his age, will be required to pay a higher rate than \$2; old men can continue certificate at that rate for full amount, discounted only the excess charged off, which will not substantially reduce insurance, as it can in no case exceed \$12 per year and interest.

(i) The deficiency of approximately \$22,000,000 produced by special provisions for the benefit of present members of advanced age, is taken care of at the proposed rates by equitable distribution upon the younger members. It may be considered a fraternal contribution by the young for the

benefit of the old; more correctly a compensation fairly due the old men for organizing and building up a Society of such carefully selected risks and low death rate that from our own experience we can comply with the requirements of the Mobile law and fix rates absolutely adequate, approximately 20 per cent lower than any other society in existence.

(j) Authorizing small whole life certificates of \$100, \$200, or \$300 at proportionate rates, in the nature of funeral benefits.

(k) Permitting payment of assessments and dues six or twelve months in advance.

(l) Permitting applicant to provide income and support for beneficiary by payment of certificate in five or ten equal installments, computed on basis of 3 per cent interest; also permitting adult beneficiary under no legal disability to take settlement in such installments instead of lump cash payment.

Special Head Camp. Opening Tuesday, January 23, the Chicago special Head Camp was in session five days. No more comprehensive presentation of the subject of rates was ever attempted than there took place. Four main speakers, each qualified to talk with authority, together with the insurance commissioners from four states in which the Society was doing business, led in preparing the way for the committee's report, which was offered on Friday morning. Full opportunity was given for discussion, but when the pro-revision advocates were through there was not much left to be said and the opposition consisted largely of an expression of doubts and suspicions, fear of the effect upon the members and an attempt to make light of the situation, implying that there was no immediate danger and no warrant for such radical remedies as those proposed.

Rate Change Adopted. At the conclusion of the debate the report of the committee was adopted on roll call 460 to 307. Later, step rates, figured on the same basis, were added to the various options. The Head Camp adjourned after many of the delegates who had opposed the action taken had given assurances that they would abide by the result and try to get their constituents to do the same.

The New Rates Fought. But the fact was that the battle lines were already drawn and all the mass of argument laid before those attending the special Head Camp had not changed them much. Insurgency had been rampant for several weeks. There had been numerous meetings of protest, organizations had been formed in several states and a dozen agencies for circulation of anti-readjustment, anti-administration propaganda set up. Two hundred insurgents held a meeting in Chicago on the eve of the Head Camp to try to organize the delegates in opposition to rate increases. Before and during the Head Camp the delegates were bombarded with letters and telegrams, mostly threatening dire consequences if they failed to stand pat against the committee's plan. No sooner had the meeting adjourned than forces were set in motion all over the jurisdiction to prevent the new rates from becoming effective. The Camps and members were literally flooded with insurgent literature and solicitations for financial aid to keep up the fight.

Events came so rapidly in the next few months that few were able to even approximately keep track of them, and no adequate idea

of prevailing conditions can be given in a few printed pages. The Society was as a city with fires breaking out in a dozen different places at once, and the effect was about as destructive in the one case as in the other. Head Consul Talbot in his 1914 report characterized the artis' campaign as one of "humiliation and extermination" against the Head Officers, and that was about what it finally became, with scores of would-be leaders maneuvering to unseat the former and get their places. From the insurgent standpoint there were too many aspirants and too few offices, and so they found it impossible to work in harmony among themselves.

Enforcement Blocked. Insurgent moves, rapidly as they were made, were for the most part effectively blocked until the courts took a hand in the game. Before the end of 1912 injunctions, issued or pending, in a half dozen different places brought the transferring of members to the new rates to a halt. Two trial judges, after hearing both sides, failed to be convinced that the new rates were either legal or necessary and so the Society, after all the time, effort and money spent, and the loss of hundreds of thousands of its members, found its problem as far from a solution as ever.

The unsatisfactory ending of the campaign was not the result of want of effort by the Head Officers subsequent to the Chicago meeting to get all the facts before the members. Immediately after the Head Camp, Head Clerk Hawes mailed cards to all members urging them to keep their assessments paid and wait for details of the new plan, which followed as quickly as possible. A great deal of literature was disseminated by the Executive Council during the next few months, much of it being in the nature of warnings against the unsoundness of insurgent schemes. The official paper was devoted almost exclusively to the attempt to reassure and inform the membership.

Transferring old members to the new rates and writing new ones under them began May 1. Up to November 22, when the courts stopped the operation, 206,522 applications for transfer had been received by the Head Clerk and 115,908 new certificates had been mailed out, while 12,000 new members had been written under the Chicago rates. At the rate of progress then being made Head Clerk Hawes estimated that by January 1, 1913, when the plan was to become effective for old members, half a million transfers would have been completed or in progress. The rerating and the change back to the old plan was a task of great magnitude and the latter operation was not made the easier by the fact that a good many who had transferred objected to giving up their new certificates.

Special inducements were offered Camp Clerks to encourage them to get transfer applications from their members. The insurgents threatened to enjoin paying this added compensation and it was discontinued. Some of the Camps instituted proceedings to unseat their officers who were assisting in making the new rates effective and the Executive Council was obliged to take steps to assure Camp officers that they could not be legally displaced for so doing.

Use of Camp funds to fight the new rates became common until enjoined by the courts. A Minnesota tribunal in April ruled that a minority of the members of a Camp, assembled in meeting, had no

right to take action in this line which might not be in accordance with the wishes of the absent majority. In July an Illinois court held that Camp funds, being collected for other purposes, could not be legally used either to oppose or promote the enforcement of the new rates. This was regarded as settling the question, though it did not altogether stop the practice.

Early in the year meetings were held in several places in the jurisdiction to organize secession movements. Most of these fell of their own weight, but what was known as the "Fraternal Kansas Woodmen," in that state, became so formidable that it was necessary to squelch it by federal injunction to prevent it from taking Camps over bodily and appropriating the name, secret work, and property of the parent organization.

A similar movement was started in Minnesota, where the secessionists secured what was meant to be an enabling act from the legislature to obviate the snags encountered in Kansas. The law as finally approved, however, was found to contain a joker which made it unworkable and the proposed new society never saw the light of day.

The Donahue Bill. Insurgent special legislation attempted in Illinois met a similar fate. One of the first moves of the antis was to demand a vote by the members on the new rates. This was refused on the ground that no provision had been made for it by Head Camp legislation and therefore it could not be binding one way or the other. So the insurgents introduced in the legislature what was known as the Donahue bill, with retroactive provisions, to compel a referendum. A senate substitute for the original house measure was finally adopted and became effective July 1.

Before that date the Executive Council took steps to comply with its terms. Blanks were circulated to get the petition by the ten per cent of the members specified to make a vote obligatory. Then the secretary of state, state treasurer, and state superintendent of public instruction, who under the act were constituted a board to supervise such referendums, were consulted and an effort made to hurry the operation through so, in the event of a favorable verdict, the new plan might be put in operation on schedule time, January 1, 1913. After all the necessary steps had been duly approved, however, and forms had been printed to record the will of the members, a delay occurred. For political reasons the state officers ruled that the referendum should not be taken until after the November election, which meant that collection of the Chicago rates must be indefinitely postponed. Then a Chicago member, Addison Jones, applied for an injunction to prevent the vote on the ground that the Donahue bill was unconstitutional. Though insurgent attorneys fought it valiantly the writ was granted in October and plans for the referendum were abandoned.

While this subject was pending the antis appeared before the Executive Council demanding that they be given an official part in the entire proceedings leading up to the proposed vote by the members. They requested space in the official paper to oppose the new rates, with an editor of their own to provide the copy and a committee to assist otherwise, and that the editor and committee be given quarters in the Head Office, supplied with special stationery and clerical

assistance, have access to all records, and be paid salaries out of the General fund.

Injunctions to prevent the collection of the Chicago rates were sought during the year at Springfield, Galesburg, and Galena, Illinois; Hastings, Nebraska; Des Moines, Iowa; Wausau, Wisconsin, and Fort Collins, Colorado. The only contests made by the Society were at Springfield and Des Moines. There was a ten-day hearing in each case. That at Springfield was before Circuit Judge Robert B. Shirley and ended September 17. The attorneys for both sides then went before District Judge Charles S. Bradshaw at Des Moines, who took the case under advisement September 27 and issued a writ October 22. Judge Shirley followed with similar action on November 22.

The two judges based their rulings on entirely different grounds. Judge Bradshaw held that the rates in effect at the time a member joined the Society were part of his contract and could not be changed without his individual consent. Judge Shirley considered authority ample for making moderate rate increases, but was of the opinion that the one proposed was far more radical than the condition of the Society seemed to require and besides, exceeded the limitations in providing for future contingencies imposed on the fraternal insurance societies by the statutes.

Rating of old members was stopped as soon as the Illinois decision was given and preparations made to continue collection of the old rates. Both cases were appealed, but the one in Iowa was dismissed later when a Federal court ruling in another action gave the courts of the home state of an insurance corporation jurisdiction in dealing with its affairs. The Appellate court of Illinois upheld the lower court a year later and the Supreme court in 1915 though asked for a ruling to finally determine the rights of the Society in the premises, declined to pass upon the case because the Chicago rates already had been repealed.

November 23 the Executive Council met and authorized a statement that, while the injunction in Illinois remained in force, no attempt would be made to inaugurate the higher schedules, but if it should be dismissed in the upper courts the plan would be made operative as soon as possible. This gave the insurgents apparent warrant for keeping up their campaign. Fresh pleas were sent out for financial help and were continued, in fact, for months after notice had been repeatedly given by the administration that the whole question would be referred to the 1914 Head Camp.

Enforcement of New Rates Abandoned. When the Council held its January meeting the outlook was serious, indeed. Members were deserting by thousands. Many of the Camps were in a state approaching insurrection against official authority. It was imperative that something be done to reassure the membership. Since a final decision in the courts could not be expected for a year or more, it was agreed to let the Chicago rates remain dormant until the next Head Camp, regardless of what the courts might do. Formal notice to this effect was given and circulated as widely as possible, but the insurgents said it was only a trick to fool the members and that the prosecution of the case in court showed the real intent of the Council. It took several official statements to quiet the hubbub, even partially. In the

meantime, all rate discussions in the official paper and by writers and speakers in the employ of the Society had been ordered stopped and the field men instructed to tell prospective candidates that, while the protection given by the Modern Woodmen "is the cheapest and best of its kind in America, it is only temporary term protection at current cost."

In an attempt to get the real sentiment back of all the noise and smoke of the battle, the Executive Council, in 1913, printed a coupon in the July issue of *The Modern Woodman* to be filled in by the members indicating their desires in the matter of rates and to be sent to the "Referendum Vote Committee" at Rock Island. Eight options were offered, an increase of 50 per cent, one of 25 per cent, the old rates continued, the step-rate, Chicago rates at entry, instead of attained age; adequate rates based on the Society's own experience, rates based on the Fraternal Congress table, or any other plan the voter might favor.

This move stirred the insurgents to new action. They issued circulars urging ignoring the referendum. Two of the five Rock Island Camps, which had been selected to handle the count, declined to have anything to do with it. Less than 6 per cent of the members voted, the number being 48,782, with 26,085 for the old rates and the rest scattering. No light on the real attitude of the members was to be gained there.

With the expenditure of \$150,000 for construction at the Sanatorium, as authorized by the 1911 Head Camp, the use of \$200,000 in carrying on the rate campaign, and the loss of about a quarter of a million in Per Capita from lapses during the term, the General fund grew smaller and complaint of misappropriation and extravagance was heard. To counteract this an investigation by state insurance departments was asked and made in 1913, and the Head Officers were given a clean bill of health.

Loss of members, actual and prospective, during the three-year term probably was a half million. The decrease in 1912 alone was 220,767 and that for 1913 brought the figure up to 275,301. From January 1, 1912, to January 1, 1914, the total membership dropped from 1,183,733 to 908,432. Had growth during the term continued at the rate recorded before agitation began there would have been nearly one and one-half million Modern Woodmen when the Toledo Head Camp opened.

In May, 1912, special inducements were offered for reinstatement of those who had deserted. At first they were given six months to return and no medical examination was required. This offer was extended by Head Camp action to cover the time between February 1, 1912, and December 1, 1913, and include the waiving of all payments except current dues. It was kept open until October 31, 1914, and 29,239 members took advantage of it. The permanent losses were mostly of the younger ages.

In spite of seemingly insuperable obstacles the Field department was not entirely idle during the 1911-1913 term. There were 197,983 certificates written and 1589 new Camps chartered. Most of the accretions were in the newer territory, where agitation was not so pro-

nounced. Work was begun in Mississippi, Georgia, Alabama, Florida, and New Hampshire.

Doctor Rutledge Made Superintendent of Sanatorium. The issues which convulsed the greater part of the jurisdiction did not have much effect upon the work of the Society's Sanatorium in Colorado. August 1, 1911, Dr. J. A. Rutledge, retiring Director, succeeded Dr. J. E. White as Medical Director and Superintendent, and the building program was continued with new energy. Construction during the term included an administration building in which were kitchen, dining-rooms, store rooms, business office, etc.; steam plant for heating purposes and garage for Sanatorium passenger cars and trucks. Canvas sides of tent-cottages were replaced with siding and each was supplied with steam heat and electric light, displacing the old stoves and oil lamps. Cost of the institution amounted to 18 cents per member each year, of which 13.3 was taken from the General fund and the balance raised by subscription.

CHAPTER XXVIII

THE Toledo Head Camp. Toledo, Ohio, was selected as the place for holding the 1914 Head Camp. As the time for the meeting approached it became plain that the insurgent leaders intended to contest for all head offices. That they had strong hopes of success was made evident by the number of aspirants for each desirable place who came to the front in all parts of the jurisdiction.

Trouble began with the selection of delegates to County Camps in February and continued up to and including the Head Camp. Contesting delegations were common all the way through. Insurgents, where they had an undoubted majority, often were careless of their methods of procedure, giving the administration valid ground for taking exceptions and carrying the case up. Rump State Camps were held by the administration in Illinois, Nebraska, Iowa, and Minnesota and the action justified on the ground of alleged irregularities in the manner of transacting business by the insurgents. In Illinois the latter refused to follow the long standing custom of permitting each congressional district to name its own representatives and a solid anti-administration delegation was selected. The administration forces, after much discord, withdrew to another hall and chose their own delegates. Proceedings in a number of other states were equally exciting.

Editor Van Galder, in the March number of *The Modern Woodman*, predicted that the insurgents would carry not more than two states, but not much attention was paid to administration claims, then or later. Most of the din of battle came from the insurgent camp, which also received practically all of the newspaper publicity.

Sweeping instructions were given delegates in most states to work for the repeal of the Chicago rates. Nothing was proposed in place of them, but in several instances the demand was voiced that if increases were made members should be rerated at attained, instead of entry ages, and there should be a referendum. The Mobile law was generally denounced.

Belated reports of proceedings in states where contests took place led to delay by the Head Clerk in issuing credentials to delegates in

those places and the insurgents, becoming impatient, started mandamus proceedings in Rock Island, May 21, to force recognition of their delegates in Illinois, Iowa, and Nebraska. The matter was settled out of court by giving credentials to both sides and marking them "contested."

The Credentials Committee Contests. Hearings before the Credentials committee began on Monday, June 15, and that body did not complete its final report until Friday afternoon. There was no test vote until Thursday morning and then it developed that the insurgents controlled only about one-third of the voting strength of the Head Camp. After that, while they knew they could not win, they kept up the fight as a matter of form, registering objections to practically every step taken and demanding a roll call to place themselves on record.

The Head Camp opened Tuesday morning, June 16, in Memorial hall. There were the usual preliminary features. Head Consul Talbot made a strong plea for a calm consideration of all questions during the week. He was vociferously applauded by the insurgents when he promised that both sides should have equal consideration from the chair. The Credentials committee was fully occupied all day and did not take time to make a report upon which a temporary organization could be based. The afternoon session was only a formality and adjourned after a few announcements had been made.

"This Is the Life." Wednesday morning the outlook for a credentials report had not improved, so after some minor matters had been attended to a motion to adjourn until Thursday morning was made and declared carried. By this time the insurgents were becoming impatient. The tension was beginning to tell. They refused to abide by the decision of the chair and leave the hall, starting a demonstration. The official band, a Toledo organization engaged for the week, began playing "This Is the Life," and an endurance contest, the like of which has been seldom seen in any deliberative assembly, was on.

At the end of ninety minutes the band was still going, though weak, while the insurgents had spent all their surplus energy and were ready to quit. The band then headed a parade around the room and everybody fell in behind and finally marched out of the building. Some one, thinking a riot imminent, had called the police, but they were not needed. The contest was purely one of noise, and it was won by a six-foot bass drum which proved to have greater staying powers than the vocal organs competing with it.

Thursday morning the Credentials committee offered a partial report excluding all contested delegates from temporary roll call. The insurgents contended for admission of their representatives and after some parliamentary jockeying it came to a roll call. When Iowa was reached, Iowa insurgents appealed from the ruling of the chair denying a vote to the contested members from that state, and that brought the first actual test. The administration was sustained, 225 to 131. Soon afterward the report of the committee was adopted, 235 to 118, which showed the approximate strength of the two sides throughout the Head Camp.

Thursday evening there was another partial report in which what were known as the Sundeans delegates from Minnesota were seated practically without dissent, and the Nebraska delegation was evenly divided with ten representatives given to each side. Friday morning, after another long discussion, the Iowa delegation was split with nineteen for the insurgents and sixteen for the administration. Illinois was not reached until Friday evening, when the report favoring seating of fifty-eight insurgents and fifteen administration men was adopted, 284½ to 131½. Those denied seats were given full mileage and per diem for six days, where the others were paid for twelve. The insurgents held out for \$5 per day to delegates instead of \$10, and again lost out on roll call.

The Opposition Slate of Officers. After the Illinois contest had been settled election of officers took place. The insurgents presented a complete slate as follows:

- For Head Consul—Judge E. S. Smith, Illinois.
- For Head Adviser—E. S. Bloomer, Washington.
- For Head Clerk—Harry B. Hooper, Oklahoma.
- For Head Banker—George W. Phillips, Nebraska.
- For Directors—J. H. Bennett, Wisconsin; M. H. Cleary, Illinois; J. H. Scholl, Iowa; J. R. Davis, Missouri; G. W. Carmichael, Indiana.
- For Auditors—D. A. Brown, Kansas; J. C. Elliott, Nebraska; William Householder, Iowa; I. L. Hubbell, Michigan; T. H. Roberts, Ohio; B. E. Pinkerton, Illinois; A. M. White, Washington.
- For Head Escort—J. E. Bott, Utah.
- For Head Chaplain—Rev. H. C. Littleton, Nebraska.
- For Head Watchman—S. B. Wunder, Colorado.
- For Head Sentry—William Daugherty, Kansas.

Result of Election. A roll call took place on every office, in response to an insurgent demand. The vote on Head Consul was 292½ for Talbot and 134½ for Smith, which shows about how the delegates lined up all the way through. New Head Officers chosen were as follows, the most important change being the substitution as Head Clerk of James McNamara for Maj. C. W. Hawes, who was not a candidate for reelection:

- Head Consul—A. R. Talbot, Lincoln, Neb.
- Head Clerk—James McNamara, Rock Island, Ill.
- Head Adviser—Dan B. Horne, Davenport, Ia.
- Head Banker—John D. Volz, Indianapolis, Ind.
- Directors—A. N. Bort, Beloit, Wis.; E. E. Murphy, Leavenworth, Kan.; R. R. Smith, Brookfield, Mo.; S. S. Tanner, Minier, Ill.; F. R. Korn, Des Moines, Ia.
- Auditors—W. D. Nelson, Pierre, S. D.; C. F. Louderback, Fort Scott, Kan.; M. R. Carrier, Lansing, Mich.; George S. Summers, Cape Girardeau, Mo.; George L. Bowman, Kingfisher, Okla.; J. G. Dickson, Spokane, Wash.; H. F. Turner, Wickliffe, Ky.
- Head Escort—R. M. McCracken, Boise, Ida.
- Head Sentry—Frank L. Bennett, Hagerstown, Md.
- Head Watchman—J. L. Mayfield, Granada, Colo.
- Head Chaplain—Rev. Henry E. Dunnack, Augusta, Me.

It was Saturday morning before the report of the Law committee was reached and then the business was finished in three busy sessions,



THOS. H. DUFFY
National Lecturer



C. E. RENNER
National Lecturer



W. F. GILROY
National Lecturer



W. P. SPARROW
Chief Inspector

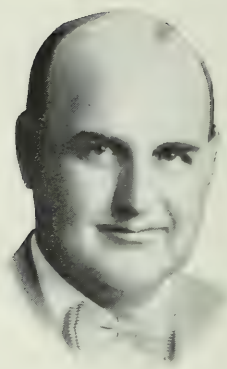


CHAS. S. LOCKNANE
General Inspector

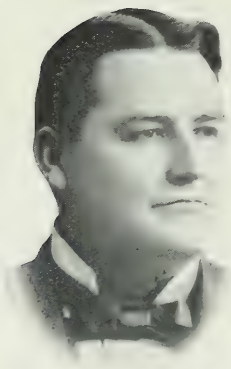
NATIONAL LECTURERS AND INSPECTORS



W. E. JACKSON
Assistant to Head Consul



RALPH E. JOHNSON
Supreme Organizer



JOHN SULLIVAN
Legislative Counsel



LEE BRADLEY
Manager Investment Dept.

SOME LEADING APPOINTIVE OFFICERS

adjournment taking place soon after midnight. Several substitutes were offered for the report recommending the repeal of the Chicago rates and the reenactment of those previously in force. All were withdrawn, however, when General Attorney Plantz gave it as his opinion that injunctions still in force made any action other than that proposed inadvisable, and the report was accepted.

At this time Past Head Consul Northcott, in his last extended address before a Head Camp, voiced his sorrow over the failure of the rate revision program which he had so earnestly championed. It was a most affecting scene. "My heart is broken!" were his concluding words, and those who heard him realized that he had spoken the truth.

Resolutions adopted included one endorsing the Head Officers' action on the rate question. Another favored repeal of the valuation clause of the Mobile bill. It was provided that only uncontested delegates should vote in temporarily organizing County Camps and that in State Camps delegates should be selected by congressional districts where that custom had prevailed.

The By-laws were amended to provide for one, instead of two General Attorneys, but a movement to reduce the number of Supreme Medical Directors from three to one failed. The number of State and Provincial Medical Directors was increased from forty-four to fifty. Major Hawes, retiring Head Clerk, was made a life member of the Head Camp.

Provision for the maintenance and development of the Sanatorium was made by setting aside 3 cents per month for each member for its use, if needed. The Sanatorium committee was required to pay annual visits to the institution and report to the Executive Council in detail on conditions found there.

Investment of surplus funds in farm mortgages, as well as government, state, county, municipal, and school bonds, was authorized and the maximum cash on deposit was fixed at \$2,000,000.

It was made unlawful to name a beneficiary not a resident of the United States or Canada. Monthly payment of Camp dues and Head Camp per capita were required. Provisions for state and general appeals for relief, stricken out in 1908, were restored.

Forester Encampment. The Foresters were encamped at Bay View park, on the lake front, where an imposing review took place Wednesday afternoon. Thursday afternoon, for the first time since Kansas City, rain fell during the rainbow parade, drenching the marchers and interfering with the making of moving pictures, which had been planned on a large scale. The encampment, however, was a most successful one and the Forester department was again endorsed by Head Camp resolutions.

In his account of the Toledo Head Camp in the August issue of *The Modern Woodman*, Editor Van Galder presented figures to show that if the insurgents had been given every delegate they claimed they would still have fallen short of controlling the meeting by forty votes.

The Modern Woodmen Editor also expressed his convictions with respect to campaigns of education among members of fraternal societies on the question of rates, when, in discussing a proposed revision movement by the Royal Neighbors he said, editorially:

"The experience of the Modern Woodmen of America should be sufficient to convince the most ardent rate advocate that it is not possible to so educate the members of a large society that the old members will vote to raise their own rates the amount necessary to make them adequate."

The future seemed far from roseate when the Society resumed its regular routine after the 1914 Head Camp. About one-fourth of the members had been lost because of rate readjustment agitation. All that had been accomplished, apparently, was the disruption of the organization and the thorough advertising of the inadequacy of its financial plan. Many believed that Modern Woodmen of America had received its death blow.

But once more the spirit of Woodcraft asserted itself. The revival of the next three years was one of the most remarkable incidents in fraternal insurance annals. The only explanation lies in the fraternal appeal made by the organization, the faithfulness of its older members and the force and integrity of its real leadership.

The Field Revival. Naturally, the efficiency of the field forces had declined and the number enrolled in them had been greatly reduced. It was necessary to practically revamp the department. In April, 1915, a new plan of compensation went into effect, based upon the number of candidates personally written, even by the district heads. At the same time a rule adopted in 1908, but never before enforced, was applied, giving the Head Consul authority to send Deputies into any territory regardless of the wishes of the local Camps. Hostility of the Camps in many places toward regular field men made this step necessary. Camps were also given local Assistant Deputies, who were responsible for 61 per cent of the new business written in 1916. There were 5424 of these Deputies at work at the close of that year and the number was increased later. Deputies thereafter received the \$5 adoption fee in all cases, the Camps being denied any part of it.

In 1914, only 39,720 certificates were written. In 1915, there were 80,126, more than twice as many, while the number in 1916 was 125,822. The total beneficial membership at the close of the term was 1,008,410, where at the beginning of the term it had been but 908,432. April, 1916, set a record for that month in the history of the organization to date, with 16,291 certificates written. The cost of acquisition was but \$4.90 for each new member, where for twenty other leading fraternal insurance societies for the same period it averaged \$11.42.

As had been done after 1903, the subject of rates was barred from discussion in official circles. Again the policy of waiting for some constructive move by the members was adopted. No attention was paid, except in one instance, to the sniping of a few of the old insurgent organizations, which managed to keep going somehow. When the Chicago rate case was appealed to the Illinois Supreme court in 1915, the self-styled Sangamon County Protest committee sent out another appeal for funds to continue the fight. The Executive Council thereupon issued a counter circular showing that the sole purpose of the action was to settle the law points involved, the rates in question having been repealed, and therefore the insurgents had nothing further to fight for. In a few cases individuals whose disloyalty was

especially conspicuous were brought to trial under the By-laws and disciplined.

Instructions given at the Toledo Head Camp were obeyed by the Committee on Legislation, which worked for and generally succeeded in securing the repeal by state legislatures of the 5 per cent improvement clause of the Mobile bill. What was known as the New York conference bill was agreed to during the term and adopted by a number of the states, making it obligatory for insurance societies to maintain their valuation ratings, but requiring no stated advance toward solvency, so called.

Sanatorium Building Program. Building work at the Sanatorium was continued throughout the term. The principal new structure was the receiving hospital, which furnished much needed facilities for bed patients and increased the capacity of the institution to about two hundred twenty-five patients. The cost was \$150,000, equipped. A men's dormitory costing \$25,000, with quarters for thirty-two employees, laundry, new reservoir, and concrete coal bunkers were also constructed. The reservoir was made necessary by the increasing consumption of water, required mostly to irrigate the grounds, and the coal bunkers gave storage space, the acute need of which had been shown when, in December, 1913, a record-breaking snowfall had isolated the Sanatorium for several days.

A Ritual revision had been ordered by the Toledo Head Camp. The work was done by Head Consul Talbot, with the assistance of a committee, and the new draft was ready for use September 1, 1915. Formalities for saluting the flag were adopted about this time and the Head Consul sponsored and made available for the use of the Camps what was known as the Forest degree for public open-air adoptions.

The Society maintained a booth at the Panama-Pacific exposition in San Francisco in 1915 and repeated previous triumphs under similar circumstances by carrying off most of the honors on Fraternal day, which was observed on April 22.

Abolishment of Lodge System Defeated. In 1914 an effort was made in Michigan, by popular referendum, to abolish the requirement of ritual and lodges for fraternal insurance societies. A small assessment organization fathered the movement and gave it the name of the "New Era" amendment. The Modern Woodmen made a vigorous campaign against it both in 1914 and in 1916, when it was again brought up, and materially assisted in its defeat both times by heavy majorities.

The World War. Throughout the term the World war was raging in Europe and the United States was being gradually drawn into it. The Mexican crisis in 1916 led the Executive Council in July of that year to promise the payment of death claims of all members losing their lives in the military service. Before the 1917 Head Camp met, the question of paying claims in connection with the World conflict arose and was referred to that body for decision. Foresters' uniforms in certain details, especially insignia of officers, were identical with those of the United States army. This violation of War department regulations, condoned in time of peace, was called to official attention when the war cloud across the Atlantic loomed. Eventually

it was necessary to make changes. A special committee, made up of officers of the Foresters, arranged new designs and they were approved by the War department and the equipment prepared in time for the 1917 encampment.

In the period between the Toledo and Chicago Head Camps death laid a heavy hand upon the Society. The most noted leaders to pass from earthly scenes were Maj. C. W. Hawes, who had retired from the Head Clerkship in 1914, and Past Head Consul W. A. Northcott. The former's death took place August 4, 1916, and the latter's January 25, 1917. A fund for the erection of a memorial, started by the Camps soon after the demise of the former Head Clerk, was later broadened to include provision for Governor Northcott, also. Others who had been conspicuous in the work of the Society to succumb during this period were Dr. E. L. Kerns, former Supreme Medical Director, on May 1, 1915; Maj.-Gen. John H. Mitchell, commander of the Foresters, November 19, 1915; Judge E. B. Thomas, Auditor from 1901 to 1914, January 7, 1916; Rev. Henry N. Dunning, former Head Chaplain, October 15, 1916, and Dr. F. A. Smith, member of the Board of Supreme Medical Directors, January 21, 1917. Doctor Kerns had retired because of failing health in July, 1914, and had been succeeded by Dr. E. A. Anderson of Minnesota. General Mitchell's place was filled by the appointment on December 1, 1915, of Brig.-Gen. M. W. Saxon. Other official changes during the term included the retirement of Ben D. Smith as General Attorney, in compliance with the decision at Toledo to place the responsibilities of the Legal department upon a single individual, and the appointment of Truman Plantz to the place.

Inadequacy of the Society's benefit rates was being proved in advance of the date set by the actuaries some years previously. Effect of membership losses and adverse selection were apparent when, in 1914, twelve assessments barely paid the death losses of the year. In 1915, they failed to do so by a small sum and in 1916 the balance was about a million dollars the wrong way. Immediate danger was averted by the surplus on hand which, in addition to bank balances on December 31, 1916, included \$8,316,687 invested in bonds and \$960,345 in farm mortgages.

If the inroads upon the Benefit fund were noticed by the members there was little evidence of the fact when the delegates to the 1917 Head Camp were selected. State Camps generally ignored the subject of rates, although Wisconsin, which had sent a solid insurgent delegation in 1914, did pass resolutions opposing any increase, while New York urged some action with a view of solving the problem. Head Consul Talbot in his report for the term did not attempt specific recommendations, stating that the will of the members was clearly against initiation of remedies by the Head Officers, while laws recently enacted in several of the states and court decisions had virtually taken the matter out of the hands of those charged with responsibility for the government of the Society. Head Clerk McNamara again gave the mortality history of the organization, with some rather pointed deductions, and mildly suggested the creation of an adequate rate class for those desiring permanent protection and willing to pay for it.

CHAPTER XXIX

PATRIOTISM Dominant in Chicago Head Camp. Patriotism was the keynote of the 1917 Head Camp, which met at the Municipal pier in Chicago on June 19. War had been declared only a few weeks previously and the magnitude of the effort necessary to win and the part each individual must play were dawning upon the nation's consciousness, stirring the patriotic impulse and spirit of self-sacrifice which impelled the laying aside of minor objectives for the attainment of the one great end, victory. The state of mind within the Society reflected this spirit of consecration, resulting in a higher conception of fraternal ideals and a departure from the old conservatism and prejudices which had been so evident, especially in dealing with the question of benefit rates.

The notable proceeding of the Head Camp was the pledge it gave of solid backing for the government in prosecuting the war. In earnest of this pledge it provided for paying death claims of its members losing their lives in the service, and approved of the investment in Liberty bonds of such surplus funds as could be spared. Enthusiasm shown as the various steps in support of the nation's cause were taken was never equaled in any Head Camp, and was later communicated to the membership, resulting in whole-hearted coöperation in the entire program of patriotic effort.

There were 461 delegates and nine Head Officers entitled to vote in this Head Camp. Sessions opened Tuesday, June 19, and concluded on the afternoon of Friday, June 22, with all day Thursday devoted to the Forester review and parade.

"Pay Every War Claim." Head Consul Talbot, in responding to the address of welcome by Mayor William Hale Thompson in the opening formalities, brought up the subject of paying war death claims and advocated a special assessment of 10 cents per \$500 insurance carried by each Beneficial member to create a fund for the purpose. Prolonged cheering and waving of flags which greeted this plea left no doubt as to the stand the delegates would take when it came to a vote. On Wednesday morning the special committee on war risks presented the following resolutions of loyalty, which were unanimously adopted, with a great waving of flags and the singing of "America" by the assemblage:

Be It Resolved, That we, the representatives of the Modern Woodmen of America, in Head Camp assembled at Chicago, Illinois, on this June 19, 1917, at the outset of our deliberations, and as a paramount duty and pleasure, send greetings to President Wilson. We unreservedly commend his patience and his courage, and his farseeing statesmanship. In carrying on the great struggle into which our nation has been unwillingly drawn, that its honor may be preserved, that the self-respect of its people may be maintained, and that the world may be made a "safe place for democracy to live in," we pledge to him the unfailing and loyal support of the Modern Woodmen of this country—a million strong—the very flower of American manhood. This Society yields to none in its patriotic zeal and its desire to uphold the hands of our president and his advisers in the conduct and management and successful prosecution of the war. This is as it should be. "For the

Life of Another" is our motto. This great war is being maintained not only for the lives of others, but that the liberties of all people everywhere may be made secure and permanent.

Not all the members of this Society are eligible for service upon the tented field, but there will be work for all, and duties for each, and our solemn pledge to our government is, and we this day covenant with each other, that the membership of this great Society shall stand in this contest as one man, each performing his assigned task, that in our ranks there shall be no slackers, none whose loyalty to the flag shall be questioned and none whose relation to other governments beclouds his devotion to our own.

Not only this, but that the world may know the attitude of this great Society toward those of our number who shall be called to carry, and to defend the colors of our country, here or elsewhere in this great conflict

Be It Resolved, That we favor the enactment by this Head Camp of a by-law providing for the creation of a special patriotic fund by assessments on all Beneficial members, and out of which shall be paid the death claims of those who shall lose their lives as a result of engaging in any branch of the military service of our country in the present war, in keeping with the recommendations of the Head Consul made by him at the opening session of this Head Camp yesterday morning.

The foregoing resolutions were telegraphed to the White House at Washington and the following reply was received just before adjournment on Friday, bringing about another protracted demonstration:

The White House, Washington, D. C., June 22.

A. R. Talbot, Modern Woodmen of America, Municipal Pier,
Chicago, Illinois.

The President very deeply appreciates the reassuring words of your telegram and asks me to thank you and the other members of your organization for the patriotic sentiments to which you give such generous expression.

(Signed) JOSEPH TUMULTY,

Secretary to the President.

Special Patriotic Fund. Creation of a patriotic fund to pay war claims took place through adoption of an amendment to the By-laws offered by the committee on laws. Assessments for it, as stated, were fixed at 10 cents for each \$500 of protection carried. These assessments were to be collected monthly, beginning in September, 1917, and continuing until the Board of Directors ordered that they be stopped. Any balance remaining in the patriotic fund was to be transferred to the regular Benefit fund. This measure also met with unanimous approval and its adoption was followed by prolonged cheering and singing "My Country 'Tis of Thee."

Charter Changes. Important changes in the articles of association were made early in the sessions and the new draft was sent to Springfield by special messenger for approval by the State Superintendent of Insurance and Secretary of State and then returned to Whiteside county, Illinois, and filed there with the copy of the original charter in time so that the Head Camp might proceed under its terms in amending the By-laws. Authority to create and maintain a reserve

fund was the leading feature added by the revision of the articles. Mild objections were voiced by some of the delegates, formerly of insurgent tendencies, and on roll call there were thirty-three votes against the change to 423 for it. Another provision was for the payment of benefits to members at age 70 who were disabled, a third made it possible for a member without funds or means of support to make a charitable institution or his local Camp his beneficiary in return for care during his lifetime, while a fourth sanctioned insurance for less than the whole life term.

The special Sanatorium fund was discontinued and the Executive Council was empowered to use not more than 36 cents per member each year from the General fund for Sanatorium purposes. The Per Capita was increased from 10 to 15 cents per month, making it \$1.80 for the year where it had been \$1.20. The report of the Sanatorium committee recommending improvements at that institution, including sun rooms in the receiving hospital, and an amusement hall, was adopted. A comprehensive display of Sanatorium exhibits was kept on view during the week at the Hotel Sherman, the official headquarters.

Memorials to Northcott and Hawes. Memorial services for the leaders of the Society who had passed away since the Toledo Head Camp were held. The movement for suitable memorials for Past Head Consul Northcott and Major Hawes, former Head Clerk, was approved and the Directors were given authority to appropriate from the General fund sums, which, added to the amounts raised by subscription among the Camps, would make the total \$3000 for each. Lithographs of both, suitable for framing, were ordered prepared for free distribution among the Camps applying for them.

Quadrennial Head Camps. As a means of promoting economy Head Camps were made quadrennial, instead of biennial affairs. The Head Consul's salary was increased from \$10,000 to \$12,000. The minimum age limit was reduced from 18 to 17 years and the date of delivery of a certificate, instead of the date of approval, was made to govern in case a candidate passed the maximum limit, 45, in the process of completing membership requirements.

Several gestures to bring the rate question up for discussion were studiously ignored by the delegates during the week. M. J. Cahill of New York, when the section of the By-laws relating to assessments was reached, stated that his state favored immediate revision of the rates and expressed the hope that something might be done during the session. He was silenced by a chorus of noes.

On the opening day resolutions were read creating the "Northcott-Hawes Memorial degree," which in reality would have provided a way for the forming of a new rate class with protection limited to \$5000, the details of operation and the rates to be fixed by the Executive Council. This was referred without comment and later, on motion of the Resolutions committee, placed in the official records, though no action whatever beyond that stated took place with reference to it.

Delegate Cahill was not to be discouraged and on the last day of the Head Camp he offered a resolution instructing the Executive Council to prepare another plan of revision, make the details known

to the members and submit it to the next Head Camp. There was no second at the time, but later in the day the motion was renewed in slightly different form and passed unanimously and without debate.

The formal swan song of insurgency came just before final adjournment when Judge E. S. Smith of Illinois, who had been the candidate of that faction for Head Consul three years before, took the platform to state that he intended to withdraw from active participation in the Society's affairs, believing that its leadership was in honest and competent hands. As a matter of fact the judge did not quite live up to his promise, for, being unexpectedly called back as a delegate to the special Head Camp of 1919, he there renewed the futile plea he had been making for many years in favor of increasing the number of assessments, instead of making them larger and avoiding double-headers. Insurgency within the Society, however, was virtually dead before he made his statement and he was one of the last to formally acknowledge the fact.

Election of Officers. Head Clerk James McNamara withdrew as a candidate for reelection just before the choice of officers took place and A. N. Bort of Wisconsin became his successor, retiring from the Board of Directors to do so. The number of Directors was increased from five to seven. The law limiting the Head Banker to a single term was repealed. The following Head Officers were all named by acclamation:

Head Consul—A. R. Talbot, Lincoln, Neb.

Head Clerk—A. N. Bort, Beloit, Wis.

Head Adviser—Dan B. Horne, Davenport, Ia.

Head Banker—O. E. Aleshire, Chicago, Ill.

Directors—S. S. Tanner, Minier, Ill.; R. R. Smith, Kansas City, Mo.; E. E. Murphy, Leavenworth, Kan.; F. R. Korn, Des Moines, Ia.; F. B. Easterly, Denver, Colo.; E. J. Bullard, Detroit, Mich.; J. D. Volz, Indianapolis, Ind.

Auditors—C. F. Louderback, Fort Scott, Kan.; H. F. Turner, Wickliffe, Ky.; W. D. Nelson, Pierre, S. D.; George L. Bowman, Kingfisher, Okla.; George S. Summers, Cape Girardeau, Mo.; Ambrose Havey, New York, N. Y.; J. G. Tate, Portland, Ore.

Head Escort—R. C. Bellew, Westhope, N. D.

Head Sentry—Frank L. Bennett, Hagerstown, Md.

Head Watchman—Dr. T. B. Hughes, Afton, Tenn.

Head Chaplain—Rev. Henry E. Dunnack, Augusta, Me.

Camp Bort, on the lake front near the loop, where the Foresters were quartered, was a place of unusual interest during the week. Many of the teams had been decimated by enlistments and there had been some doubt that a successful encampment could be held, but about two thousand men were present. An effort was made to supply them with rifles instead of axes to use in their drills, but the War department could not spare the equipment. The review and parade were held under unusually favorable conditions and were witnessed by many thousands.

At the July, 1917, session of the Executive Council, J. G. Ray, who had been Assistant to the Head Consul, was appointed Assistant Head Clerk, while Dr. J. G. Pace of Nebraska was made his successor at Lincoln. The vacancy left by the death of Dr. F. A. Smith, Supreme Medical Director, was filled by the appointment of Dr. E. W.

Cook of Nebraska. July 15, 1920, Head Clerk Bort resigned to accept the newly created office of manager of the Investment department and Mr. Ray was made Head Clerk by appointment.

Head Clerk Ray's First Report. The four-year term ending December 31, 1920, was described by Head Clerk Ray in his quadrennial report as the most momentous in the history of the Society, with more problems to face, more emergencies to meet and greater responsibilities on official shoulders. Through it all the growth and development of the organization went on, thanks to the loyalty and faithful coöperation of the membership. The war presented complications affecting operation of practically all departments. So did the readjustment that followed the conflict, creating new conditions which were not altogether favorable and which persisted throughout the succeeding term.

War Work. Helping to win the war and observing the special regulations imposed while it was in progress was no mean task of itself. Members rated under the regulations as alien enemies for the time being were excluded from the benefits of the organization and it was necessary to take precautions to prevent paying claims to beneficiaries who were so classified. The official magazine gave more space to food and fuel conservation, purchase of war securities, war orphan adoptions, and other patriotic propaganda than it did to the affairs of the Society. Head Office employees, and even patients in the Sanatorium, made sacrifices to raise funds to be used for the benefit of the service men. Head Consul Talbot was a member of the board which planned the organization of the bureau of federal insurance, Director Murphy did his bit on the Hoover food conservation commission, Director Kornis was chairman of the organization providing entertainment for the soldiers at Camp Dodge, Director Bullard was chairman of the Michigan quota committee and other Head Officers took leading parts in war work.

The number of members actually taking part in the war has been officially given as 59,038, though it is probable that a number so engaged were never reported to the Head Clerk. The number upon whom war death claims were paid was 2062. During the progress of the conflict the Society invested \$2,000,000 in Liberty bonds. From June, 1918, for a period of about two years, from forty to sixty service men, mostly sailors, were cared for at the Sanatorium in Colorado and treated for tuberculosis contracted while under enlistment.

Unsettled conditions placed a great handicap upon the field work, but the Executive Council decided to maintain the Deputies' organization and cut down the maximum protection on new members during the war. At the July, 1917, meeting that body fixed the maximum certificate for new members under 31 years of age at \$1000 and for new members above the age at \$2000. In September, 1918, the amount was limited to \$1000 for all ages. This rule was in force until November, 1918. Of course no applications were received from those already in the service.

It was necessary, under the Illinois law, to submit the question of Patriotic fund assessments to the members for a vote, and this was done in October, 1917. The question was upon repeal of the Head

Camp's action and the response was light. There were 83,305 opposing and 10,162 favoring repeal, 6692 Camps reporting.

The Flu Scourge. With annual Benefit fund receipts already running more than a million dollars below disbursements in death and 70-year claims, the influenza-pneumonia scourge, which began late in 1918, precipitated a financial crisis upon the Society which made an immediate remedy necessary. The number of deaths showed an alarming increase in November and continued far above normal in December and January. It had been necessary to draw on the invested surplus in 1917 to the extent of \$1,762,225 and the deficit for 1918 was \$4,389,807. The invested Benefit fund, which had been more than ten millions on April 1, 1917, had been cut in half by January 31, 1919, and the prospect was it would be wiped out during the next few months. Three extra assessments would have been necessary to break even in 1918, had there been no surplus, and double-headers would have been common in the next few months.

Special Session of Head Camp. January 16, 1919, five members of the Executive Council, Directors Murphy, Tanner, Smith, and Korn, and Head Clerk Bort, petitioned Head Consul Talbot to call a special session of the Head Camp. The call was issued on the same date, the time to be March 25 at the Hotel Sherman, Chicago. Circulars were at once mailed to all Head Camp delegates explaining the situation. A brief report by the Head Clerk on the financial condition of the Society and a short supplementary one by the Executive Council appealing for a careful study of the situation followed before the meeting. Four tables were offered as suggestions of possible remedies, one providing a flat increase of 25 and another 50 per cent over old rates, a third the whole life level rate of 1912, applied at age of entry, and the fourth the same as the third except that rates were level after age 37.

The changed mental state brought about by the war, gratitude for its favorable ending and pride in the part the Society had taken in it, made the time a most favorable one for a readjustment of rates. The delegates worked in remarkable harmony, in spite of an attempt on the eve of the Head Camp by an insurgent remnant to sow the seeds of dissension among them. There were no opening formalities, aside from an appeal from Head Consul Talbot to consider the question fully and fairly and act for the best interests of the Society. The meeting got down to the serious business before it on the afternoon of the first day and completed its work on the third day.

One other table, in addition to the four already referred to, was considered. The fifth one, which was higher than any of the others, was voted down without a roll call, as was the proposal of Judge E. S. Smith of Illinois to merely increase the number of assessments. It was evident that sentiment favored a radical increase in contributions and that there was less apprehension of opposition by the members, provided the change did not bear too heavily upon the older ages, than of legal obstacles, suggested by past experience with the courts. The preference was for table No. 3, the level 1912 rates, for new members, but there was a division over the one to be applied to present members. Some favored the flat 50 per cent increase and some Table



MAJ.-GEN. J. H. MITCHELL
(1901-1916)



MAJ.-GEN. M. W. SAXON
(1916-1918)



MAJ.-GEN. J. D. LEGGETT
(1918-1921)

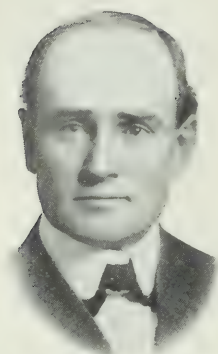


GEN. JOSEPH RIEHEMANN
(1921-1925)

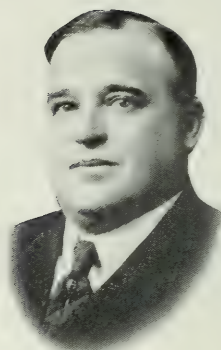


MAJ.-GEN. MAURICE R. SMITH
(1925)

COMMANDERS OF FORESTERS



J. E. WHITE, M. D.
(1909-1911)



J. A. RUTLEDGE, M. D.
(1911-1920)



J. G. PACE, M. D.
(1920-1923)



JOHN E. SWANGER
(1923)

SUPERINTENDENTS OF M. W. OF A. SANATORIUM

No. 4, with the assessments for all old members who had entered after age 37 limited to \$1.50.

New Rates Adopted. Head Consul Talbot took the floor before the voting in committee of the whole began. He showed the inadequacy of a flat 50 per cent increase and favored Table No. 3 for new members and Table No. 4 for the old, expressing confidence in the ability of the Field department to write enough new business in the next fifteen years to carry the older members through. And that was the plan adopted, the vote on roll call on the amended by-law being 384 to 66. July 1, 1919, was fixed as the date for the new rates to become effective. The Executive Council was instructed to discontinue patriotic assessments at that time and transfer the balance in the Patriotic fund to the Benefit fund. "Engaging in actual military or naval service in time of war" was stricken from the list of prohibited occupations. The by-law covering the new rates was as follows:

Assessment Rates. From and after July 1, 1919, every Beneficial member, heretofore or hereafter adopted, shall be liable for and shall pay death benefit assessments, to be determined by his age at his nearest birthday on the date of his original Benefit certificate, according to the following:

TABLE OF ASSESSMENT RATES.

Age	CERTIFICATE AMOUNTS				
	\$500	\$1000	\$1500	\$2000	\$3000
17	.40	.75	1.15	1.50	2.25
18	.40	.75	1.15	1.50	2.25
19	.40	.80	1.20	1.60	2.40
20	.45	.85	1.30	1.70	2.55
21	.45	.90	1.35	1.80	2.70
22	.45	.90	1.35	1.80	2.70
23	.50	.95	1.45	1.90	2.85
24	.50	.95	1.45	1.90	2.85
25	.50	1.00	1.50	2.00	3.00
26	.50	1.00	1.50	2.00	3.00
27	.55	1.05	1.60	2.10	3.15
28	.55	1.05	1.60	2.10	3.15
29	.55	1.10	1.65	2.20	3.30
30	.60	1.15	1.75	2.30	3.45
31	.60	1.20	1.80	2.40	3.60
32	.60	1.20	1.80	2.40	3.60
33	.65	1.25	1.90	2.50	3.75
34	.65	1.30	1.95	2.60	3.90
35	.70	1.35	2.05	2.70	4.05
36	.70	1.40	2.10	2.80	4.20
37	.75	1.45	2.20	2.90	4.35
38	.80	1.55	2.35	3.10	4.65
39	.80	1.60	2.40	3.20	4.80
40	.85	1.65	2.50	3.30	4.95
41	.85	1.70	2.55	3.40	5.10
42	.90	1.80	2.70	3.60	5.40
43	.95	1.85	2.80	3.70	5.55
44	.95	1.90	2.85	3.80	5.70
45	1.00	2.00	3.00	4.00	6.00

Provided, however, that from and after July 1, 1919, every Beneficial member, adopted prior to that date, who was past 37 years of age at his nearest birthday at the date of his original Benefit certificate, shall be liable for and shall pay death benefit assessments at the rate of \$1.50 per \$1000 benefits provided in his Benefit certificate, in lieu of the assessment rates provided in the foregoing table of assessment rates for ages 38 to 45, inclusive.

Again it was necessary to have a referendum. The vote was taken at the last meeting of the Camps in May. The number of Camps taking part was 7363, with 75,428 members favoring sustaining the new rates and 45,899 going on record for their repeal. Only Illinois, which had created a deficit of more than a million dollars in each of the two previous years, gave a majority against the new plan.

Rerating of the membership was accomplished in forty-six working days. It was completed by the Head Clerk's forces June 3, and the change became effective at the appointed time, July 1.

Only one attempt was made to throw the matter into the courts. Early in the summer a member endeavored to secure an injunction to prevent the plan from being applied. The Superior court of Cook county, Illinois, to which the appeal was addressed, declined to issue a writ.

The great majority of the members accepted the readjustment without protest. There was a slight increase in the number of lapses in June and for two or three months afterward, but Head Clerk Ray later estimated that the actual loss in this manner because of the higher rates had not exceeded 20,000, out of a total beneficial membership of 1,057,012.

Sufficiency of the 1919 rates was predicated upon the rewriting of the membership at the rate of 100,000 annually and the Field department redoubled its efforts to attain that goal during the next few years.

Cost of the Flu. Cost of excessive death claims paid as a result of influenza and pneumonia in 1918 and 1919 was estimated at \$8,000,000. When the crisis was over the invested surplus had been reduced from about ten millions to \$1,025,352. Therefore the \$4,528,011 in bonds and cash left in the Patriotic fund when all war claims had been paid, and transferred to the Benefit fund July 1, 1919, was a most welcome addition. War claims paid had amounted to \$2,662,250. By December 31, 1920, the invested Benefit fund had increased to \$14,588,453, with \$2,053,098 earned in interest during the term. The new rates brought heavy accumulations to the surplus. Valuation, which had been but 32.15 per cent on December 31, 1918, had increased to 53.12 per cent two years later.

While the war was in progress about 85 per cent of the material for new members was made unavailable because of enlistment or other conditions. The government, in furnishing insurance for soldiers and sailors, became a competitor for new business, while the general unrest and the adverse financial situation in the latter part of the term were formidable obstacles for the Field department to overcome. Still, there was a slight increase in beneficial membership for the four-year period. The number of certificates issued was 334,137 and the number of beneficial members grew from 1,008,410 on January 1, 1917, to 1,042,890 on December 31, 1920. Writing of new business in Canada was discontinued on authority of the Executive Council, January 1, 1920.

Well-known Modern Woodmen leaders who passed away during the term included E. D. Leland, first Head Adviser, on March 23, 1918; George W. Reilly, former Director, December 28, 1918; Maj.-Gen. M. W. Saxon, commander of the Foresters, December 31, 1918; In-

spector W. H. Dawson, May 8, 1919; F. O. Van Galder, Editor of the official organ since 1895, August 24, 1919; Dr. J. A. Rutledge, former Director and then serving as Superintendent of the Society's tuberculosis Sanatorium, February 2, 1920, and Dr. E. W. Cook, Supreme Medical Director, October 14, 1920.

The place of General Saxon was filled in January, 1919, by the appointment of Brig.-Gen. J. D. Liggett as commander, with the same rank. Editor Van Galder was succeeded in September, 1919, by John F. Harris. Dr. J. G. Pace, assistant to the Head Consul, became Superintendent of the Sanatorium in February, 1920, and March 1, following, C. F. Louderback, member of the Board of Auditors, was named as business manager of the institution. Doctor Pace's successor at Lincoln was W. E. Jackson. The place of Doctor Cook was not filled. Charles A. Nyquist of St. Paul was appointed Auditor, March 1, 1920. One other change on that body took place during the term. In June, 1918, George S. Summers resigned as Auditor and was succeeded by H. S. Green, who, like his predecessor, was a Missourian.

Memorial to Northcott Unveiled. A memorial to Past Head Consul Northcott was unveiled at Springfield, Illinois, with appropriate ceremonies, October 12, 1919. The memorial for Major Hawes, former Head Clerk, for which funds were also raised mostly by subscription, was held in abeyance awaiting a decision as to the form it should take.

CHAPTER XXX

THE St. Louis Head Camp. Overshadowing issues were conspicuous by their absence at the 1921 Head Camp. The prevailing sentiment among those who assembled at the Shubert-Jefferson theater at St. Louis on June 21 to transact the quadrennial business of the Society was one of thankfulness for the manner in which the storms of the term just closed had been weathered. If there was any apprehension it was in connection with the effects of deflation, through which the country was passing, and its bearing upon growth. Success in surmounting the obstacles of recent years, however, seemed to give ample assurance for the future. The Head Camp indicated its satisfaction and confidence by unanimously reelecting the Head Officers and approving practically all of the new measures they had recommended.

Most important among the changes in the By-laws was a general easing of the restrictions applying to new members. The minimum age was reduced from 17 to 16 and the maximum increased from 45 to 50 years. The period for the delivery of certificates was increased from sixty to ninety days, as was also the period for reinstatement of suspended members. The list of prohibited occupations was reduced by sanctioning the admission of all railroad workers except freight brakemen and switchmen, of Great Lakes sailors, iron, gold, silver, and copper miners, and nearly all classes of steel workers, the Executive Council being given considerable latitude in construing the rules applying to doubtful cases. Aliens whose fathers had declared their intention of becoming citizens of the United States were made eligible. The \$2000 limit on the amount of insurance for members past 41 years of age was eliminated.

There was a corresponding liberality shown in connection with financial matters. Seventy per cent of the first twelve assessments of new members was set aside for the General fund to meet the rising cost of writing new business. Five, instead of 3 cents per month out of each member's Per Capita, was made available, if needed, to complete and conduct the Sanatorium. Salaries of Head Officers were increased to \$18,000 for Head Consul, \$10,000 for Head Clerk, \$7500 for Directors, \$6500 for Head Banker, and \$2000 for Auditors.

Other changes included the rating of new members on age at next birthday, instead of at nearest birthday; reduction of number of Supreme Medical Directors from three to two; giving authority to Executive Council to fix the time in June for holding Head Camps, instead of making the third Tuesday in the month mandatory; giving local Camps power to determine the date of holding annual memorial services; changing the final date for the filing of Clerks' Pass reports from the 18th to the 15th of the month.

At St. Louis, for the first time, the Foresters' subsistence was under direct control of the Society. This plan was tried as a last resort, other methods previously followed having all caused more or less complaint. An average of 6000 meals were served daily on the encampment grounds at a cost to the Foresters of 33½ cents each. The success of the new arrangement was attested by the fact that 95 per cent of the men ate in the big dining-tent in preference to going elsewhere. Camp Tanner, named for the Illinois Director, was pitched in Forest park and, in spite of unfavorable conditions attributable to the war tending to lessen interest in the uniformed branch, there were 2000 men present.

The Head Camp followed the usual routine, except that all day Thursday was devoted to the Foresters and a sight-seeing tour. The Head Consul's review at Forest park took place in the morning and the parade in the city in the afternoon, while automobiles were provided to convey the Head Officers and delegates to points of interest in the vicinity late in the day. The business was completed in time for adjournment Friday morning, June 24.

The list of Head Officers chosen was the same as that in 1917 except that J. G. Ray, who had been appointed Head Clerk during the term, succeeding A. N. Bort when the latter was appointed Manager of the Investment department, and H. S. Green and C. A. Nyquist, who in similar manner had been made members of the Board of Auditors, were regularly elected, while W. F. Davis of Johnson City, Tennessee, succeeded Dr. T. B. Hughes as Head Watchman.

The 1921-1924 term was notably free from controversies within the Society. During few periods in the history of the organization had so great a degree of harmony been shown. The result was a satisfactory rate of progress in all departments.

Review of the Field. Deserving of first mention is the work of the Field department, which kept up numerical growth in the face of obstacles peculiar to the after-the-war period. Unsettled business conditions, stronger competition and a combination of influences tending to detract from interest in lodge work and create an unstable state of mind generally did not prevent the Field department from securing enough recruits to more than balance the unusually heavy lapsation

and the losses by death and 70-year withdrawals. In 1921 the number of certificates written was 80,651; in 1922, 121,648; in 1923, 132,000, and in 1924, 132,768. The net gain for the term was 58,613 Beneficial members and forty-two Camps. The number of Beneficial members on December 31, 1924, was 1,101,503; of Social members, 15,097, and of Camps, 14,141. A special "Talbot Month" campaign in April, 1924, resulted in the writing of 18,511 certificates, setting a record for that month that had never been equaled in any month except on two occasions. In March, 1910, the number written was 20,278 and in March, 1911, it was 18,661, but general conditions were decidedly different in those years.

In 1924 the Field department was obliged to adjust itself to a new basis of compensation, which probably had a temporary effect in slowing its work. In July of that year a plan went into effect making the amount of insurance written, instead of the number of members, govern the pay of the Deputies.

Financially the showing of the Society was even better than in its rate of growth. The surplus grew rapidly under the 1919 rates and the gain in the Benefit fund for the four years was \$19,478,603. December 31, 1924, the total surplus was \$37,538,275, of which \$34,-335,207 was invested in bonds and farm mortgages. Total net assets, including real estate and other property, were more than \$40,000,000. In 1924 a new two-story fire and burglar proof vault was built in the Head Office at Rock Island in which to keep valuable records, daily cash balances, and securities.

Improvement of property during the term included the building of an annex to the Publication building in 1922, doubling its capacity, and the erection of a combined recreation hall, library and workshop at the Sanatorium. The Publication building annex was dedicated January 15, 1923, and the opening of the new structure at the Sanatorium, known as Memorial hall, in honor of members who lost their lives in the World war, was celebrated on May 11, 1923.

Swanger Superintendent of Sanatorium. Dr. J. G. Pace resigned as Medical Director of the Sanatorium in July, 1923, on account of failing health and was succeeded by John E. Swanger, then serving as State Deputy for Texas. C. F. Louderback resigned as business manager in July, 1925, and the responsibilities of that position were then assumed by Mr. Swanger, with W. E. Kelso as his assistant. Doctor Pace died March 19, 1924.

Memorial Hall Built. Building of Memorial hall marked the completion of the Sanatorium as originally planned, at least so far as its major units were concerned. Its cost was \$68,871. A bronze tablet at its entrance bears this inscription:

Memorial

In the world's great war, 1914-1918, fifty-nine thousand thirty-eight members of the Modern Woodmen of America enlisted in the defense of human liberty and the rights of men.

Two thousand sixty-two of them lost their lives in the unprecedented conflict.

In memory of their manly character, their inspiring valor, their lofty patriotism, and their supreme sacrifice, and

as a testimony and memorial to their heroic and triumphant service, this building is erected and dedicated by the Modern Woodmen of America in the sustaining faith that this immeasurable sacrifice is not in vain, but shall be a permanent and compelling factor in an ultimate universal peace and international good will.

Early in the term a movement was inaugurated for the reorganization of the Foresters and the instilling of new life into the uniformed branch. The office of Major-General commanding the Foresters was abolished on July 15, 1921, and that of Chief of Staff created, Brig.-Gen. Joseph Riehemann being named to fill it with the rank of General. A campaign for the rebuilding of the teams disorganized through the war's effects and the forming of new ones, followed, with zone or state encampments held each year in a number of places.

Official changes were few during the term. W. F. Gilroy of Canton, Illinois, was added to the list of National Lecturers in March, 1923. There were many deaths of prominent members, but the Head Officers' staff remained unchanged. Among the former passing on were:

F. H. Norling, president of the National Camp Clerks association, May 29, 1921.

J. G. Johnson, former Director and General Attorney, June 20, 1921.

F. F. Roose, former Head Adviser, July 1, 1921.

H. C. Hedges, former Head Adviser and member of the committee which planned reorganization of the Society in 1890, July 23, 1921.

C. G. Saunders, former Director, March 2, 1924.

Dr. George W. Clendenen, former Head Physician, March 11, 1924.

This term also marked the passing of L. P. Allen of Clinton, Iowa, who was probably the first individual obligated as a member, this being done to impress the pledge of secrecy in connection with the printing of the first Ritual some months before the Society was organized.

The only surviving charter member who was actually present when Pioneer Camp No. 1 and the provisional Head Camp were instituted at Lyons, Iowa, January 5, 1883, died a few months later. He was William A. Penn, whose demise took place at Pasadena, California, April 25, 1925.

A. N. Bort, former Head Banker, Director, and Head Clerk, died January 23, 1925. He was serving at the time as manager of the Investment department.

After the readjustment of 1919 the subject of benefit rates was seldom mentioned except as it was brought up in connection with proposed state legislation. Pressure for the enactment of laws which would virtually force the Society to abandon the financial plan under which it had always operated and go upon a legal reserve basis continued, but Head Consul Talbot, in summing up the situation in his quadrennial report, congratulated the organization upon the fact that "no vitally important measure has been passed in any state within our jurisdiction materially affecting our Society in its operation and work."

Anniversary Celebrations. Six hundred of the older Camps, those with a record of twenty-five or more years, celebrated the forty-second

anniversary of the Society during January, 1925, under a plan approved by the Executive Council and promoted by Head Clerk Ray, thereby causing a renewal of interest in Woodcraft and the bringing of its activities into favorable notice in many communities.

March 18, 1925, disastrous tornadoes passed over a number of places in southern Illinois and Indiana, eastern Missouri and localities in Kentucky and Tennessee. Prompt measures for the relief of afflicted members were taken. It was learned that several thousand were living in the devastated areas and about a score had been killed. An appeal to the jurisdiction was issued and in a few weeks the sum of \$49,193 was subscribed, by far the largest single relief fund ever raised by the members in this manner.

The 1925 Head Camp. There was spirited competition among a half dozen cities for the honor of entertaining the 1925 Head Camp and on May 12, 1924, the meeting was awarded to Milwaukee. Local committees on arrangements were appointed, funds were raised and a comprehensive program of entertainment planned for the week of June 22-27. Special stress was laid upon the Forester encampment. It was decided to name the tented city in honor of Director Korns. The men were to be fed and quartered at the expense of the Society and it became apparent that the number taking part would be greater than ever before. Credentials were issued to delegates and literature circulated advertising the Head Camp and giving instructions for the routing of those attending both by rail and automobile, besides matter descriptive of Milwaukee's attractions.

Then, in June, 1925, only a few days before the date of opening, circumstances arose which practically compelled the selection of another city and an entire change in plans for Head Camp and Forester encampment. An epidemic of smallpox in a particularly virulent form, which had attacked thousands of Milwaukeeans, made it unwise to bring to the city for a week's stay many hundreds of strangers from all parts of the country.

In such an emergency the Executive Council naturally turned to Chicago, because of its central location and unequaled facilities for handling large gatherings on short notice. The decision to hold the Head Camp in Chicago was made on June 12. Fortunately the Municipal pier was available for the use of the Foresters, with convenient grounds on shore for practice and competitive drills. Hotel Sherman was able to set aside 1000 rooms for the use of the Society's representatives during the week and was made official headquarters. Permission was secured to use Michigan boulevard and Grant park on the lake front for the rainbow parade and Head Consul's review.

The new arrangement entailed a vast amount of extra work. First concern was to get notices to those planning to attend. Within a few hours night letters telling briefly of the altered plans had gone out to 1500 delegates, Head Officers, and others who had made known their intention of visiting Milwaukee during Head Camp week. Next morning more extended instructions followed by mail. Several radio broadcasting stations, from coast to coast, were used in an effort to reach those who might be missed by telegraph and mail. Equipment already assembled at Milwaukee was hurriedly loaded on boats and brought to Chicago. By working day and night everything was made

in readiness for both the Head Camp and Forester encampment on schedule time and, apparently, no loss in attendance resulted from the eleventh-hour change. Milwaukee, while naturally deeply disappointed, accepted the situation in good part.

The twentieth Head Camp, held in the Olympic theater, Chicago, June 23-26, was characterized by a unity of sentiment which made it unique among meetings of its kind. There was considerable important legislation, but in few cases was there any extended discussion over proposed changes in the laws and the vote was usually unanimous, or practically so. Roll calls were seldom demanded. Under the circumstances it was not difficult to maintain the schedule called for in the order of business and complete the week's work in time so that most of those desiring to do so could depart for their homes Friday night. All day Thursday was given over to the Foresters, with an exemplification of the Ritual in the evening. There were many social diversions and entertainments and the National Camp Clerks and State and District Deputies associations held well-attended and profitable meetings.

Mayor William E. Dever of Chicago and Frank L. Smith, then chairman of the Illinois commerce commission and later elected United States senator, welcomed the Head Camp, the latter speaking for Governor Small. Head Consul Talbot responded in characteristically happy style, taking occasion at the same time to make some practical suggestions for the Head Camp's consideration. One was to increase the maximum for certificates from \$3000 to \$5000 and to introduce term protection. These changes were adopted, constituting the most important legislation of the week.

Term Insurance Adopted. The departure from straight Whole Life protection, with a \$3000 limit upon certificates, in force in the Society since it was organized, was covered in the Law committee's report and met with general approval. It was voted to discontinue the \$500 certificate and provide additional ones for \$4000 and \$5000, at rates proportional to those already in force. Term protection in four classes, ending at 50, 55, 60, or 65 years, as desired, was made available only to those also carrying \$1000 or more Whole Life insurance, with the privilege of transfer from one plan to another held open to within five years of the end of the term. Present members were allowed to increase their protection up to \$5000 at any time prior to their fifty-first year. Term insurance rates, like those for Whole Life, were based upon the Society's own mortality experience.

MONTHLY ASSESSMENT RATES ON \$4000 AND \$5000 WHOLE-LIFE CERTIFICATES

Age	\$4000	\$5000	Age	\$4000	\$5000	Age	\$4000	\$5000
17	\$ 3.00	\$ 3.75	29	4.40	5.50	41	6.80	8.50
18	3.00	3.75	30	4.60	5.75	42	7.20	9.00
19	3.20	4.00	31	4.80	6.00	43	7.40	9.25
20	3.40	4.25	32	4.80	6.00	44	7.60	9.50
21	3.60	4.50	33	5.00	6.25	45	8.00	10.00
22	3.60	4.50	34	5.20	6.50	46	8.40	10.50
23	3.80	4.75	35	5.40	6.75	47	9.00	11.25
24	3.80	4.75	36	5.60	7.00	48	9.60	12.00
25	4.00	5.00	37	5.80	7.25	49	10.20	12.75
26	4.00	5.00	38	6.20	7.75	50	10.80	13.50
27	4.20	5.25	39	6.40	8.00			
28	4.20	5.25	40	6.60	8.25			



AMBROSE S. HAVEY



CHAS. A. NYQUIST



GEO. L. BOWMAN



H. E. TURNER



WILMER D. NELSON



J. G. TATE

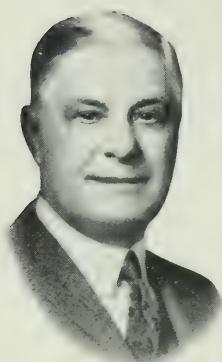


H. S. GREEN

BOARD OF AUDITORS ELECTED IN 1925



REV. HENRY E. DUNNACK
Head Chaplain



O. E. ALESHIRE
Head Banker



R. C. SPRIGGS
Head Escort



DAN B. HORNE
Head Adviser



FRANK L. BENNETT
Head Sentry



W. F. DAVIS
Head Watchman

GROUP OF HEAD OFFICERS ELECTED FOR THE 1925-1929 TERM

MONTHLY ASSESSMENT RATES FOR
TERM PROTECTION

Benefit Ending at Age 50					
Age	\$1000	\$1500	\$2000	\$3000	\$4000
17 ...	\$.50	\$.75	\$1.00	\$1.50	\$2.00
18 ...	.50	.75	1.00	1.50	2.00
19 ...	.50	.75	1.00	1.50	2.00
20 ...	.55	.85	1.10	1.65	2.20
21 ...	.55	.85	1.10	1.65	2.20
22 ...	.55	.85	1.10	1.65	2.20
23 ...	.55	.85	1.10	1.65	2.20
24 ...	.60	.90	1.20	1.80	2.40
25 ...	.60	.90	1.20	1.80	2.40
26 ...	.60	.90	1.20	1.80	2.40
27 ...	.60	.90	1.20	1.80	2.40
28 ...	.65	1.00	1.30	1.95	2.60
29 ...	.65	1.00	1.30	1.95	2.60
30 ...	.65	1.00	1.30	1.95	2.60
31 ...	.65	1.00	1.30	1.95	2.60
32 ...	.65	1.00	1.30	1.95	2.60
33 ...	.70	1.05	1.40	2.10	2.80
34 ...	.70	1.05	1.40	2.10	2.80
35 ...	.70	1.05	1.40	2.10	2.80
36 ...	.70	1.05	1.40	2.10	2.80
37 ...	.70	1.05	1.40	2.10	2.80
38 ...	.75	1.15	1.50	2.25	3.00
39 ...	.75	1.15	1.50	2.25	3.00
40 ...	.75	1.15	1.50	2.25	3.00
41 ...	.75	1.15	1.50	2.25	3.00
42 ...	.80	1.20	1.60	2.40	3.20
43 ...	.80	1.20	1.60	2.40	3.20
44 ...	.80	1.20	1.60	2.40	3.20
45 ...	.80	1.20	1.60	2.40	3.20

Benefits Ending at Age 55

Age	\$1000	\$1500	\$2000	\$3000	\$4000
17 ...	\$.55	\$.85	\$1.10	\$1.65	\$2.20
18 ...	.55	.85	1.10	1.65	2.20
19 ...	.55	.85	1.10	1.65	2.20
20 ...	.60	.90	1.20	1.80	2.40
21 ...	.60	.90	1.20	1.80	2.40
22 ...	.60	.90	1.20	1.80	2.40
23 ...	.60	.90	1.20	1.80	2.40
24 ...	.65	1.00	1.30	1.95	2.60
25 ...	.65	1.00	1.30	1.95	2.60
26 ...	.65	1.00	1.30	1.95	2.60
27 ...	.65	1.00	1.30	1.95	2.60
28 ...	.70	1.05	1.40	2.10	2.80
29 ...	.70	1.05	1.40	2.10	2.80
30 ...	.70	1.05	1.40	2.10	2.80
31 ...	.70	1.05	1.40	2.10	2.80
32 ...	.70	1.05	1.40	2.10	2.80
33 ...	.75	1.15	1.50	2.25	3.00
34 ...	.75	1.15	1.50	2.25	3.00
35 ...	.75	1.15	1.50	2.25	3.00
36 ...	.75	1.15	1.50	2.25	3.00
37 ...	.75	1.15	1.50	2.25	3.00
38 ...	.80	1.20	1.60	2.40	3.20
39 ...	.80	1.20	1.60	2.40	3.20
40 ...	.80	1.20	1.60	2.40	3.20
41 ...	.80	1.20	1.60	2.40	3.20
42 ...	.85	1.30	1.70	2.55	3.40
43 ...	.85	1.30	1.70	2.55	3.40
44 ...	.85	1.30	1.70	2.55	3.40
45 ...	.90	1.35	1.80	2.70	3.60
46 ...	.90	1.35	1.80	2.70	3.60
47 ...	.95	1.45	1.90	2.85	3.80
48 ...	.95	1.45	1.90	2.85	3.80
49 ...	1.00	1.50	2.00	3.00	4.00
50 ...	1.00	1.50	2.00	3.00	4.00

Benefits Ending at Age 60

Age	\$1000	\$1500	\$2000	\$3000	\$4000
17 ...	\$.60	\$.90	\$1.20	\$1.80	\$2.40
18 ...	.60	.90	1.20	1.80	2.40
19 ...	.60	.90	1.20	1.80	2.40
20 ...	.65	1.00	1.30	1.95	2.60
21 ...	.65	1.00	1.30	1.95	2.60
22 ...	.65	1.00	1.30	1.95	2.60
23 ...	.65	1.00	1.30	1.95	2.60
24 ...	.70	1.05	1.40	2.10	2.80
25 ...	.70	1.05	1.40	2.10	2.80
26 ...	.70	1.05	1.40	2.10	2.80
27 ...	.70	1.05	1.40	2.10	2.80
28 ...	.75	1.15	1.50	2.25	3.00
29 ...	.75	1.15	1.50	2.25	3.00
30 ...	.75	1.15	1.50	2.25	3.00
31 ...	.75	1.15	1.50	2.25	3.00
32 ...	.75	1.15	1.50	2.25	3.00
33 ...	.80	1.20	1.60	2.40	3.20
34 ...	.80	1.20	1.60	2.40	3.20
35 ...	.80	1.20	1.60	2.40	3.20
36 ...	.80	1.20	1.60	2.40	3.20
37 ...	.85	1.30	1.70	2.55	3.40
38 ...	.85	1.30	1.70	2.55	3.40
39 ...	.85	1.30	1.70	2.55	3.40
40 ...	.90	1.35	1.80	2.70	3.60
41 ...	.90	1.35	1.80	2.70	3.60
42 ...	.95	1.45	1.90	2.85	3.80
43 ...	.95	1.45	1.90	2.85	3.80
44 ...	1.00	1.50	2.00	3.00	4.00
45 ...	1.00	1.50	2.00	3.00	4.00
46 ...	1.05	1.60	2.10	3.15	4.20
47 ...	1.10	1.65	2.20	3.30	4.40
48 ...	1.15	1.75	2.30	3.45	4.60
49 ...	1.20	1.80	2.40	3.60	4.80
50 ...	1.25	1.90	2.50	3.75	5.00

Benefits Ending at Age 65

Age	\$1000	\$1500	\$2000	\$3000	\$4000
17 ...	\$.65	\$1.00	\$1.30	\$1.95	\$2.60
18 ...	.65	1.00	1.30	1.95	2.60
19 ...	.65	1.00	1.30	1.95	2.60
20 ...	.70	1.05	1.40	2.10	2.80
21 ...	.70	1.05	1.40	2.10	2.80
22 ...	.70	1.05	1.40	2.10	2.80
23 ...	.70	1.05	1.40	2.10	2.80
24 ...	.75	1.15	1.50	2.25	3.00
25 ...	.75	1.15	1.50	2.25	3.00
26 ...	.75	1.15	1.50	2.25	3.00
27 ...	.75	1.15	1.50	2.25	3.00
28 ...	.80	1.20	1.60	2.40	3.20
29 ...	.80	1.20	1.60	2.40	3.20
30 ...	.80	1.20	1.60	2.40	3.20
31 ...	.80	1.20	1.60	2.40	3.20
32 ...	.85	1.30	1.70	2.55	3.40
33 ...	.85	1.30	1.70	2.55	3.40
34 ...	.85	1.30	1.70	2.55	3.40
35 ...	.90	1.35	1.80	2.70	3.60
36 ...	.90	1.35	1.80	2.70	3.60
37 ...	.95	1.45	1.90	2.85	3.80
38 ...	.95	1.45	1.90	2.85	3.80
39 ...	1.00	1.50	2.00	3.00	4.00
40 ...	1.05	1.60	2.10	3.15	4.20
41 ...	1.05	1.60	2.10	3.15	4.20
42 ...	1.10	1.65	2.20	3.30	4.40
43 ...	1.15	1.75	2.30	3.45	4.60
44 ...	1.20	1.80	2.40	3.60	4.80
45 ...	1.25	1.90	2.50	3.75	5.00
46 ...	1.30	1.90	2.60	3.90	5.20
47 ...	1.35	2.05	2.70	4.05	5.40
48 ...	1.40	2.10	2.70	4.05	5.60
49 ...	1.45	2.20	2.90	4.35	5.80
50 ...	1.50	2.25	3.00	4.50	6.00

Along with the provision for greater amounts of protection changes were made which were calculated to speed up the completion of preliminaries to membership by the candidates. The laws were amended to permit the adoption of a new member before medical examination and making Benefit certificates effective from date of issue in such cases. Examination was required in thirty, instead of ninety days after election to membership, and the period between issuing of Benefit certificate and adoption was shortened in the same manner and to the same degree. Local Camp Consuls were required to appoint standing committees to investigate applicants.

The complicated verbiage of the old laws applying to the liquor business having become obsolete under national prohibition, it was repealed and a simple clause substituted disqualifying for membership any one "engaging in the manufacture, sale, or transportation of intoxicating liquor for beverage purposes."

Conservation of Health Authorized. Articles of association, which had been changed only by amendment since they were originally issued, were completely codified and a paragraph added authorizing the creation of a fund for conserving the health of members. The Executive Council was empowered by resolution to elaborate and inaugurate such plan at its discretion.

Investments, previously limited to United States, state, and municipal bonds, and first lien farm mortgages, were also authorized in bonds secured by mortgage or trust deed upon improved real estate in cities of not less than 100,000 population. Maximum bank deposits at any given time were reduced from \$3,500,000 to \$2,000,000.

The Executive Council was given still further latitude in dealing with hazardous occupations and a number of additional exemptions were made. Operators of the various types of aircraft and mechanics employed on them were declared ineligible to membership.

Wording of the by-law section stating who may become beneficiaries of members was changed to conform to the statutes of the State of Illinois then in force or later enacted. Relatives by blood to the fourth degree were added to the list.

The minimum pay of Camp Clerks was increased from 8½ cents to 10 cents each month per member.

It was provided that State Camps should be held thereafter on the first Thursday in May, instead of the first Wednesday in May, in Head Camp years.

Seventy-year disability benefits were limited in amount to 50 per cent of the amount of insurance in force and confined to refunds on assessments on Whole Life protection.

The only contest in connection with the election of Head Officers was over Head Escort, in which R. C. Spriggs of Grand Forks, North Dakota, succeeded R. C. Bellew of Westhope in the same state.

Foresters at Camp Korns. More than five thousand Foresters were quartered at Camp Korns during the week, nearly twice as many as ever had taken part in an encampment. The rainbow parade, which kept traffic on Michigan boulevard at a standstill for more than two hours in the busy time of day, as well as the Head Consul's review following it, was an imposing sight. There was keen competition

among the different classes in the drills and also among the musical organizations. A college for the instruction of Chief Foresters was held during the week.

An unusual feature was the participation of both the United States army and navy to make the encampment a success. Regular army officers judged the drills, as they had done for many years, and army airplanes from Selfridge field at Mt. Clemens, Michigan, flew over the pier on Wednesday and over the parade and review on Thursday. On Wednesday five vessels of the Great Lakes training fleet anchored off the pier where they were open to inspection by those wishing to go aboard. Their officers were entertained at luncheon by officers of the Foresters. A squad of fifty men from the U. S. S. Wilmette took part in the rainbow parade as a special guard of honor. The Illinois National Guard also played a part in promoting the encampment, supplying 5000 cots for the use of the men in camp on the pier, while the 131st regiment armory was used for the exemplifying of the secret work of the Society.

At the July, 1925, meeting of the Executive Council, Maurice R. Smith who had been in command of Camp Korns, was made commander of the Foresters, with the rank of major-general. At the same meeting all of the leading appointive officers of the Society were named to continue in their respective positions, including Truman Plantz, General Attorney; John F. Harris, Editor; Ralph E. Johnson, Supreme Organizer; W. E. Jackson, Assistant to Head Consul; A. D. Phillips, Assistant Head Clerk; Drs. E. A. Anderson and B. E. Jones, Supreme Medical Directors; John E. Swanger, Superintendent of the Sanatorium, and Lee L. Bradley, manager of the Investment department. Mr. Bradley had assumed the last-named position on the death of A. N. Bort early in the year. The title of the head of the legal department was changed from General Attorney to General Counsel. Editor Harris died September 26, 1926, and was succeeded by Charles E. Whelan of Madison, Wisconsin, for many years Supreme National Lecturer. Director F. B. Easterly passed away December 26, 1926, and was succeeded by N. C. Sherburne, then State Deputy for Ohio.

MEMBERS OF PIONEER CAMP

THOUGH Lyons had been founded for forty years not one of the members of Pioneer Camp No. 1 was born in the city or yet in the State of Iowa. Most of them were natives of the eastern states. One was a Kentuckian, two were from Canada, four from England, one from the north of Ireland, and one from Germany. As they came from many places so most of them were widely scattered at death. But seven passed away in Lyons. Three succumbed in Illinois, two in Clinton, two in Mississippi, and one each in Florida, Colorado, Massachusetts, California, and Nebraska. One spent his last days at another point in Iowa.

The average age of the twenty-one charter members named was 43.25 years at the time they joined the Society. The average age at death of those of whom there is authentic record was 66.63 years. Eight were suspended and thirteen were members at death.

Albert Hilton. Albert Hilton, first Head Clerk of the Modern Woodmen of America, was well qualified for that position. Without the advantage of schooling in the higher institutions of learning or even in a business college, he contrived through his own efforts to get a good working knowledge of accounting and business practices generally. He had an extensive library and was always a student and thinker.

Minutes of the first regular Head Camp, held at Fulton, Illinois, in June, 1883, appear in his writing. Apparently they were jotted down as the meeting progressed. They are neat, legible, well worded, and complete—a record which fully complied with all requirements and reflected credit upon the man who prepared them.

Like the first Head Banker, Lewis G. Blaine, Hilton seems to have given little thought to the possibilities of reward for his services to the Society. He was probably actuated mainly by his loyalty to J. C. Root, the founder, and to others associated with him in the venture. It must have taken no small part of his time during the first year or more that he acted as Head Clerk, and yet all that he got in return, so far as the records show, was a paid-up certificate for a period of five years which kept his membership alive until 1889. Then, having removed from the vicinity so that he could no longer enjoy the fraternal privileges, he permitted his name to be dropped. In doing this he made a serious mistake for his death took place three years later and the \$2000 that his policy called for would have been most acceptable to his widow and daughters.

Hilton was a Vermonter, the date of his birth being September 9, 1848. He was a son of Henry R., and Annie (Cowles) Hilton, natives of the state, but who came west to Iowa in 1855. They purchased a half section of land near Maquoketa, Jackson county, where they spent the remainder of their lives. Albert, who was one of twelve children, remained at home assisting with the farm work until 22 years of age. Then he engaged for a time in carpentering and later

worked in a hardware store in Andrew, Jackson county, being post-master at the same time. A better position as salesman in a dry goods and grocery store at Preston in the same county offering itself, he accepted. Then for three years he taught school, working as book-keeper during summer vacations. In 1881, he took a place as clerk for the Chicago & Northwestern railroad at Lyons. In three years he had earned promotion to the position of agent. After five years of this he was advanced to the chief clerkship in the general auditor's office in Chicago, necessitating the removal of his family to that city. His ambition led him to attempt more than he had strength to do. Working daytime and conducting business classes for young men at night his health failed. For some time he traveled in the south and west. Finally on his way home, he became bedfast at the home of an uncle in Fulton, Illinois, and there he died September 12, 1892, at the age of 44.

The term of Hilton as Head Clerk of the Modern Woodmen ended with the second Head Camp at Fulton in 1884. The Society having incorporated under the Illinois law, was required to maintain headquarters in that state. The Head Clerk was therefore forced to choose between the doubtful future that the office with the Modern Woodmen held out at that time and a good paying job with the C. & N. W. Naturally he took the latter.

In 1873, Hilton was married to Miss Effie Seamands of Jackson county, Iowa, and a native of that state, to which her father came from Virginia in 1843. Two children were born to the couple, Phœbe, who died four years after her father, and Alice E., for several years past, nurse clerk of the Clinton county clinic at Clinton, Iowa.

Lewis G. Blaine. The Modern Woodmen Society and those who enjoy its benefits owe a very definite debt to Lewis G. Blaine, first Head Banker. He it was who circulated the first "petition for charter," soliciting the charter members of Pioneer Camp No. 1 at Lyons. Naturally there was no great desire among the men of the town to join an organization that had not advanced beyond the dream stage and risk membership fees for benefits so doubtful of realization. Blaine had little except his own optimism and faith in "Cully" Root to offer and necessarily his efforts were confined to his immediate circle of friends.

Blaine had many friends. He had the faculty of winning and holding confidence. As one who knew him personally said, every child was his friend, which pretty nearly tells the story of the kind of man he was. On this ability of his to persuade his intimates to do that which there was little incentive for them to do otherwise once largely hung the fate of what has since become the greatest fraternal insurance organization in the world. That he succeeded in getting more than a score of men in line and keeping them there until their own investment of time and money gave them a motive of self interest is no mean tribute to pay to the first Head Banker.

For the work he did Blaine probably had little hope of financial reward. He shared in the vision of J. C. Root and was actuated largely by his friendship for the latter and desire to see his projects succeed. He served as Head Banker for only a few months, and that without compensation, stepping aside, like the good soldier that he was, when expedience demanded that another be given the place, and

accepting a position on the Finance committee. Three years later he dropped out of the Society, but continued until his death to be an ally of Root in the latter's other enterprises.

Blaine was a resident of Lyons for nearly a half century. He was born in Louisville, Kentucky, June 25, 1844, one of a family of three children. In early youth he came to Lyons and his first employment there was as salesman in what was known as the Buford store, conducted by his stepfather. The opening of the Civil war found him still in his teens, but he enlisted in Company C, 69th Illinois volunteers, and fought throughout that conflict. Returning to Lyons afterward he managed his stepfather's grocery. This was wiped out by fire in 1870, leaving Blaine penniless. Later he conducted the first restaurant in Lyons and the first dray or express line. At the time he helped so effectively in organizing the first Modern Woodmen Camp he was serving as city marshal. His name appears first on the original charter after that of the founder, Root, his certificate being numbered 501.

When Root organized the Woodmen of the World in 1890, Blaine was given a paying position which he kept until his death. He was first sovereign manager and later member of the finance committee. After he had been serving in this capacity for some time he left Lyons. His death took place February 17, 1906, at Eagle Grove, Iowa, and his remains were returned to Lyons for burial. His wife who was Mary Adelia Carroll, to whom he was married in 1866 at Leavenworth, Kansas, preceded him in death by two years. He was survived by three daughters, Mrs. Ben Von Steinburg, Melrose, Minnesota; Mrs. Lillian Williamson, Chicago, and Mrs. Eloise Gates of Atlantic City, New Jersey.

William A. Penn. The last charter member of Camp No. 1, Modern Woodmen of America actually present at the first meeting to pass away was William A. Penn, son of Henry Penn, also a charter member. William was but 19 years of age at the time the Society had its birth. His certificate was No. 507. He stood eighth on the roll of Pioneer Camp and in the membership of the Society.

Penn was born in Hull, Yorkshire, England, April 13, 1864. At the age of 7 he was brought to America by his parents, the family home thereafter being in Lyons. When 19 years of age, soon after the forming of Pioneer Camp, the son returned to Lancaster, England, to work at the trade of jeweler and familiarize himself with English watches and French and hall clock work. After two years he returned to Iowa, taking a position as journeyman watchmaker with E. D. Carter of Anamosa. Then he went to the Rocky mountain region, following his trade for several years in Denver, Colorado Springs, Salt Lake City, and Laramie. At the latter place he came in touch with frontier life.

Tiring of the west, Mr. Penn eventually returned to the Mississippi valley, for years conducting a jewelry store at Fulton, Illinois, where the Head Offices of the Modern Woodmen were then located. The lure of the Pacific coast led him, comparatively late in life, to remove to California, where he passed away at Pasadena, April 24, 1925. He held a \$2000 certificate and his aged mother was his beneficiary.

John K. P. Balch. Of all the original members of Pioneer Camp No. 1, John K. P. Balch was most intimately associated with the

founder of the Society, J. C. Root, if we except Lewis G. Blaine, first Head Banker and later connected with another fraternal society of which Mr. Root was the head.

Balch was for years an active business man, part of the time in partnership with Root. On his application for admission to the Modern Woodmen his occupation is given as "telephonist." He was one of the first men in the west to follow this occupation, installing the first commercial line in the State of Iowa at Lyons and subsequently establishing a system which reached to Clinton and surrounding towns.

Balch was born at Groveland, Massachusetts, February 18, 1837, one of a family of twelve children. After the usual schooling he set out to carve his own career, coming to Lyons at the age of 21. There, shortly, he formed a partnership with his brother, D. S. Balch, in the boot and shoe business. The enterprise flourished and was continued for twenty-five years.

In the early '80's the telephone had reached a stage of development where it was coming into commercial use in the east. Balch was impressed with its possibilities. He and Root set about introducing the device to the people of Lyons and vicinity. For a time their efforts were ridiculed but they were not discouraged. The first line was called "Balch's plaything," but those who so characterized it lived to see the time when the "plaything" was a necessity and Balch was president and manager of a system which covered Clinton and Lyons, with ramifications reaching many points in Iowa and Illinois. This was after the Bell Telephone company had taken over the interests of the original partnership, retaining Balch as a salaried officer.

After severing his connection with the telephone business Balch served for some years as superintendent of the Lyons waterworks. At the time he left Lyons to live at Malden, Massachusetts, in 1900, he was superintendent of the Fulton and Lyons bridge across the Mississippi. Years before that he had become interested in the problem of bridging the river at this point, being one of the active organizers of the company which undertook the enterprise. At one time he held interest in the Root Land company headed by J. C. Root and which had extensive holdings in the vicinity and did a large business.

The death of Balch took place at Malden, Massachusetts, December 16, 1901, and his remains were buried there. He retained his membership in the Society until the end. He was twice married, both wives preceding him in death.

John C. Hopkins. When John C. Hopkins signed the "petition for charter" which constituted the first actual step in forming the Modern Woodmen of America he was merely following family traditions. His great grandfather, Stephen Hopkins, was one of the signers of the Declaration of Independence, 106 years before. The elder Hopkins was a member of the Continental congress, governor of Rhode Island, and a leading statesman and jurist of his time.

For ten years John C. Hopkins was owner and publisher of the *Clinton County Advertiser*, which he established as successor to the *Lyons Advocate*. Later, under the ownership and management of Fay brothers, the *Advertiser* built up a large circulation in eastern

Iowa and western Illinois. It is now published as the *Clinton Advertiser*, one of the two daily newspapers in the community.

Hopkins was born April 27, 1842, at Lacon, Illinois, the son of Henry and Esther Hopkins. He was of Scotch ancestry and traced his lineage back to the early settlers of Rhode Island. In 1870 he removed to Clinton, Iowa, where for three years he was editor of the *Herald*. Then he bought the wreck of the *Lyons Advocate* and started the *Advertiser*.

Running a small weekly was an uncertain means of earning a livelihood in those days, so Hopkins solicited the nomination for county recorder on the Democratic ticket in 1882 and was elected, serving two terms of two years each. Soon after his election he sold the *Advertiser* to Louis E. Fay. For several years after leaving the office of recorder he engaged in the real estate business. In 1887 he was elected mayor, serving two terms. Early in the '90's he removed to Chicago where he became president of a lithographing concern and later was employed as city salesman by a leading print paper distributing company. He died about 1910.

Hopkins lost an arm in an accident in 1858 and as a result was exempt from military service during the Civil war. He was a Modern Woodman only two years. He was married in 1867 to Miss Mary F. Beckett. Four children were born to the couple.

Louis H. Kniskern, M. D. One of the two physicians among the original members of Pioneer Camp was Dr. Louis H. Kniskern. He made the physical examination of several of the first candidates. He himself was suspended January 1, 1885, for nonpayment of assessments.

Doctor Kniskern was born in Schoharie, New York, July 30, 1838. His medical schooling was obtained at the University of Buffalo. For two years during the Civil war he served as medical officer on the steamer *Mary Sanford* of the South Atlantic blockading squadron. He married Miss Abbie C. Carew in 1868, and in 1872 came to Clinton, Iowa. At the time the first Modern Woodmen Camp was formed he was a resident of Lyons, but soon afterward purchased property in Clinton and there lived until the end of his days. There were no children and when he died April 17, 1910, he was last of a family of five brothers and three sisters. He was a member of Gen. N. B. Baker Post, No. 88, G. A. R. of Clinton. By that organization he was buried in Springdale cemetery, where his remains rest in the soldiers' and sailors' lot. There on one of the plain headstones standing in double line faced toward the rising sun, one may read the legend "L. H. Kniskern, U. S. Navy, Surgeon-Steward."

Henry Penn. Special interest attaches to Henry Penn because of the fact that he and his son, William, were both charter members of Pioneer Camp No. 1. Henry Penn was an Englishman, born in Lincolnshire, November 25, 1835, coming to America in 1857 and to Lyons in 1871. August 21, 1861, he was married to Miss Elizabeth Glover at Barton, England, the couple first setting up housekeeping at Lyons and remaining there during the rest of their lives.

Penn is remembered at Lyons as a grocer, in which business he continued for twenty-five years. He prospered and at the date of his death at the age of 75 on March 14, 1911, had been in retirement

for some time. He never allowed his membership in the Modern Woodmen to lapse. He was affiliated with the Methodist church and was a man of strict integrity. He was one of a family of eight brothers and sisters and the father of eight children, only two of whom survived him. They were William A. of Los Angeles, California, and George of Portland, Oregon.

J. A. McArthur, M. D. Of the two physicians present when Pioneer Camp was instituted, one was Dr. John Alexander McArthur, who left in September, 1883, for Montreal, Canada, and later removed from there to Winnipeg. Apparently he lost interest in the new organization immediately after that first meeting, for his suspension is recorded as taking place June 1, 1883. He never paid an assessment. His certificate probably was issued in return for his services in examining some of the other charter members of the Camp.

Doctor McArthur, although he remained in the community but a short time, built up a large practice and attained a high standing in his profession. He was born in London, Ontario, Canada, July 31, 1847, and obtained his medical schooling in Scotland, graduating in 1858. He registered as a physician at Lyons in 1882. He had a brother, J. B. McArthur, who was one of the leading lawyers of Winnipeg, serving in the '80's as queen's counsel.

In 1924 Doctor McArthur was living in Winnipeg, but was in poor health.

Charles W. Sibley. One of the younger members who helped organize Pioneer Camp was Charles W. Sibley, at that time a merchant of Lyons, and only 23 years of age. He was born in West Sutton, Massachusetts, October 18, 1859, and came with his parents to Lyons in 1869. His father, A. J. Sibley, operated a truck farm, supplying Clinton and Lyons households with vegetables.

The son disposed of his business after a number of years and took up his residence in Clinton, where he was employed by Olney & McDaid, wholesale druggists, until his death February 20, 1898. He remained a Woodman in good standing to the end and the sum called for by his certificate was paid to his widow, Anna. His remains were buried at Clinton.

Eliam Lukens. Eliam Lukens was coroner of Clinton county at the time he cast his fraternal fortunes with J. C. Root and others in taking the first formal step in the forming of the Modern Woodmen of America. He was 62 years of age, being the oldest of the charter members, and he remained with the organization until his death.

Lukens was a native of Pennsylvania, where he was born June 18, 1821. There were nine children in the family. The parents both lived well up into the '80's and it was said of the subject of this sketch that he never was sick. His death was the result of a fall on his cellar stairs in which he sustained concussion of the spinal column.

The coming of Lukens to Lyons took place in the '50's when the place was a lively young village. He early took an interest in local politics and was rewarded with election to a number of offices, city and county. For several years he was station agent for the C. & N. W. railroad. He was superintendent of Oakland cemetery for a

third of a century. He was a prominent member of the Odd Fellows, taking a keen interest in fraternal matters generally. When he died August 7, 1894, he was survived by his wife, Margaret, and by two daughters, Ella and Sallie.

Martin D. Aikey. When certificates were issued to the charter members of Pioneer Camp No. 1, number 513 was given to Martin D. Aikey. Apparently the holder was not superstitious for he wisely retained it and kept it in force until his death seventeen years later, thereby providing for his widow, Leah, in her advancing years.

Aikey was born in Union county, Pennsylvania, June 10, 1841. When old enough to earn a livelihood for himself he learned the plasterer's trade, coming west to Illinois before he attained his majority. May 24, 1861, he enlisted as a private in Company G, 15th Illinois Volunteer infantry, serving in the Civil war for more than three years and being discharged July 15, 1864. He was a member of Albert Mitchell Post No. 327, G. A. R., of Lyons.

For many years after the war he followed his trade at Lyons and as advancing years made it advisable for him to seek a less strenuous occupation he entered business as a grocer and confectioner. In 1898 he removed to Freeport, Illinois, where his death took place August 4, 1900. He was buried there. Surviving at the time of his passing were the widow and one son, Frank Aikey.

Andrew Marshall. Andrew Marshall was the pioneer shoemaker of Lyons. His little shop near the business center of the city is well remembered by the older residents, most of whom, at one time or another, walked upon leather that had passed through his hands. He was expert in fashioning the high boots that the men of those days wore, tops inside the trouser legs on dress occasions, and outside for less formal appearances.

Marshall was born in the north of Ireland in September, 1834, one of a family of eight children. He was reared an Episcopalian, but later affiliated with the Methodist church. His coming to America took place at an early age and he learned his trade at Brooklyn, New York. There, also, in 1861 he was married to Miss Alice McGean, the couple removing to Lyons in the following year. At once was opened the shop which continued to be the husband's place of business until changes in the methods of making and repairing footwear rendered his work no longer profitable. At the time of his death, May 6, 1907, he was janitor of the East school in his home city. His demise came at the age of 72 and was caused by gallstones. His remains were buried in Oakland cemetery with Modern Woodmen honors. He left his widow and one daughter, Mrs. Michael Hughes of Larchwood, Iowa. He died in good standing in the Society.

Joseph Messmer. Joseph Messmer was a barber. Three years after the Modern Woodmen Society was organized his health failed and he removed to Florida, growing oranges for a change of occupation. There he remained until his death twenty-one years later. He kept up his assessments and died a member of the Society.

Messmer was born in Germany April 17, 1837, being one of a family of seven children. He came to America at an early age and found his way to Lyons along with many others among the early settlers. He was an efficient workman and a good neighbor. His



REV. FREDERICK F. FARMILOE
(1890-1897)



REV. T. STANLEY ODANS
Des Moines Head Camp
(1888)



REV. H. W. TROY
(1897-1899)



DR. WALTER GARDNER
(1903-1905)



REV. JAMES CHURN
(1899-1903)

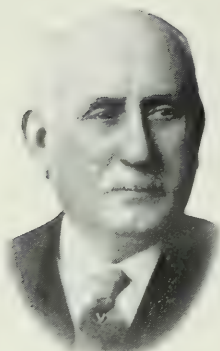


REV. H. N. DUNNING
(1905-1914)

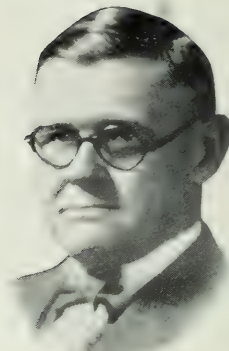


REV. HENRY E. DUNNACK
(1914)

MEN WHO HAVE SERVED AS HEAD CHAPLAIN



J. S. SHEARER
(1899)



NED C. SHERBURNE
(1897-1927)



M. H. WYCKOFF
(1898)



B. F. KIELER
(1898-1923)

STATE DEPUTIES IN 25-YEAR CLASS

place of residence in Florida was Palatka, where he conducted a barber shop, after recovering a fair degree of health. His death took place March 29, 1907, at the age of 69. The remains were returned to Lyons and now lie in Oakland cemetery. He was survived by his widow and a son Harry.

Michael Rudman. Michael Rudman was a blacksmith and one known throughout the Lyons neighborhood for his skill in shoeing horses. He also lived well past the three-score-and-ten mark and his death in 1913 removed the last charter member of Pioneer Camp living in Lyons.

Rudman was born in England, April 26, 1839, being a member of a family of thirteen children. In England he learned his trade, and learned it thoroughly. There also was he married August 9, 1860, to Miss Martha Collett. The family came to Lyons in 1869. Of the ten children born to the couple four survived to assist their parents in the celebration of their golden wedding anniversary in 1910.

Rudman died of peritonitis May 3, 1913, and was buried in the Lyons cemetery. He was a Modern Woodman in good standing at his death. His beneficiaries were Elizabeth Franklin and Mary Carter, daughters, and George Rudman, son. Mrs. Franklin and the son resided in Lyons, the latter being in the postal service.

Caleb D. Scott. Caleb D. Scott was 55 years of age at the time the Society was brought into existence. He came of a long-lived family and himself attained his eighty-second year, still a member in good standing. He was born in Morris county, New Jersey, May 28, 1828. In 1854 he came to Lyons. A place as engineer on the ferry plying between Lyons and Fulton was soon secured and later he occupied a similar position in one of the leading sawmills of the locality. In 1882 he went into business for himself, dealing in real estate and building houses. At the age of about three score and ten he retired, spending the later years of his life in Colorado. His death took place at Montrose, in that state, July 7, 1909, at the age of 81.

Scott was married in 1856 to Miss Jerusha Scrambling of Ypsilanti, Michigan. Three children, Joseph H., Ariel B., and Charles W. were born to the union.

Charles H. Newcomer. One of the youngest members of Pioneer Camp and one of those who, because of removal to a distant point failed to keep up membership in the Society, was Charles E. Newcomer, who was later in the lumber business in the south. He was 19 years of age when the Modern Woodmen Society came into existence. He was born September 25, 1863, at Hudson, Illinois. He and his two brothers were brought to Clinton, Iowa, by their mother, who had been left a widow, and at 16 he entered the employ of Gardiner, Batcheler & Welles, lumber manufacturers at Lyons.

In 1893 he removed to Laurel, Miss., where he was superintendent of a large sawmill. In 1902 he resigned to go into business for himself. He organized the Newcomer Lumber company at Jackson, Mississippi, of which he was president and general manager until his death December 25, 1904.

October 9, 1889, he married Miss Clara Canfield of Lyons. A son, Frank, and three daughters, Mrs. A. G. Brush, Mrs. Gladys N.

Bridges, and Mrs. J. L. Bailey, together with their mother, are now living at Laurel.

Harrison Frazier. Harrison Frazier used to maintain that he was the first to ride the Modern Woodmen "goat," but unfortunately for his claim it is not supported by the official records. He did, however, retain his membership until his death. Born in Youngstown, Ohio, June 25, 1836, Frazier came west with his parents in 1853. The family finally settled in Kansas. There the son, though a mere youth just past his majority, was elected sheriff of Marshall county.

Frazier was married to Miss Mary L. Farmer of Marysville, Kansas, February 26, 1860, and they returned to Iowa in 1864, taking up their residence at Lyons. Here the husband for years followed the occupation of carpenter and builder.

Frazier's death took place February 23, 1909, at the age of 72. He was survived by his widow, two daughters, Mrs. C. E. Reid of Lyons and Mrs. A. L. Wilson of Mt. Auburn, Iowa, and two sons, Herbert of Lyons and Harry of Mason City, Iowa.

Martin O'Hara. Martin O'Hara lived in Lyons but a few months after Pioneer Camp was formed and soon dropped his membership in the Society. He gave his occupation as laborer when his application was made out, but he was a lumberman and later ranged the pine forests of the north and south as "timber cruiser," measuring, estimating the value of, and buying standing timber as a preliminary to the beginning of logging operations.

He was born in Quebec, Canada, on Christmas day, 1837. His early life was spent in New York state and in the Great Lakes region. He came to Lyons about the time of the outbreak of the Civil war and there enlisted January 22, 1862, in Company L, 16th Iowa Volunteer infantry. July 22, 1864, he was taken prisoner during the battle of Atlanta. He spent several months in prison camps, his rugged constitution enabling him to survive hardships to which many of his comrades succumbed. December 14, 1864, he escaped from Andersonville prison. Later he wrote a book on "Reminiscences of Andersonville and Other Rebel Prisons," which was published about 1882.

Returning to Iowa at the close of the war O'Hara was married at Lyons, November 2, 1865, to Miss Catherine McLaughlin. He was employed in the sawmills at Lyons and Clinton until 1883, shortly after the organizing of Pioneer Camp, when he removed to the northern lumber fields. From 1894 until his death, September 11, 1921, he lived at Jackson, Mississippi. His burial took place there. He was survived by two daughters, Mrs. John Baas of Hazelhurst, Mississippi, and Mrs. Mary Cushing of Spokane, Washington, and a son, Louis O'Hara of Memphis, Tennessee.

William Fields. William Fields was a photographer and one of the earliest to follow that vocation in the State of Iowa. For many years his studio at Lyons was the only one in the vicinity. The business was continued for some time after his death in 1895 by his son, Alva Fields. The father took up photography as early as 1852, when the apparatus used and the work done were crude, indeed, viewed in the light of modern standards. His introduction to the business took place at Burlington, Iowa. In 1857 he removed to Fulton, Illinois, and in 1860 he opened his studio in Lyons.

Fields was born March 2, 1827, in England. At an early age, with his parents and ten brothers and sisters he came to America. Among the subjects whose likenesses were taken at his Lyons studio were nearly all the charter members of Pioneer Camp. The majority of the pictures of these men presented in this volume were reproduced from his photographs.

Fields died at Lyons, April 1, 1895, of paralysis and his remains rest in Oakland cemetery there. Beneficiaries named in his Modern Woodmen policy were his son, Alva, and his daughter, Hinda Z. Fields. His wife, to whom he was married in 1852, was Miss Margaret McGinley, a native of Ohio. She preceded him in death.

Samuel H. Stebbins. Samuel H. Stebbins was 54 years of age when Pioneer Camp was organized. He gave his occupation as "canvasser" when his application was made out, but for years he had conducted a grocery store at Lyons. He also engaged in other lines of business. He did not long remain a member of the Camp, dropping out by suspension December 2, 1884.

Stebbins was born in Medina county, Ohio, June 5, 1828, one of a family of six children. His parents came of long-lived stock, both living past the four-score mark. The son came to Lyons at the age of 26, and remained there until his death, which took place January 18, 1912, at the age of 83. The remains were interred at Lyons.

Stebbins was twice married, being survived by his widow, Abigail, a daughter, Miss Carrie Stebbins, and an adopted son, George, who lived at Alexandria, Louisiana.

Thaddeus B. Brower and Others. Six members of Pioneer Camp were initiated January 13, eleven days after the first meeting. Of these, but one, Thaddeus B. Brower of Eureka, California, is still living and a member of the Society. Brower was born December 13, 1848, at South Bend, Indiana. The family removed to Iowa in 1864 and the first employment of the subject of this sketch was in railroad construction work there. In his early '20's he became clerk in the store of J. M. Rice at Lyons. He was married at Lyons in 1878 to Miss Annie L. Lahone. After a brief business experience as photographer he took up telegraphy, becoming operator and agent for the old Chicago, Clinton & Dubuque railroad, subsequently purchased by the C. M. & St. P. For a short time he was agent for the C. & N. W., in Nebraska before removing to California in 1887. There, for four years he conducted a ranch and then entered a store in El Paso de Robles. He served as justice of the peace for six years and prides himself on the fact that all his decisions stood the test in the higher courts. When this was written he was bill clerk for the O. & E. railroad at Eureka. Two children were born to Mr. and Mrs. Brower, one surviving. Brower maintains his membership in the Lyons Camp.

The other five members of Pioneer Camp initiated at the same time as Brower were W. M. Coles, Anson T. Pierpont, H. C. Evans, George W. Coy, and James Boyd. Coles and Pierpont remained Modern Woodmen all their lives. The others went into suspension. Of all the charter members Evans and Coy were the only ones born in Lyons. The age of the former was given as 24 and the latter as 36 at the time the Camp was organized. Both were farmers. Coy never paid an assessment and his name was soon dropped from the rolls.

Coles was a bookbinder and helped to prepare the original Ritual, it is said. He was 57 years of age at the time and a native of New Jersey. He was insured for \$2000, which sum was paid to his wife, Elizabeth. His death, which occurred December 3, 1889, was the first in Pioneer Camp.

Pierpont was born in Massachusetts, November 24, 1836. He was a carpenter. He died at Newhaven, Massachusetts, January 30, 1902, while on a visit in the east. His beneficiary was his daughter, Mrs. Jennie E. P. Anderson of Mishawaka, Indiana, and the amount of his policy was \$2000. Boyd was a fireman, born in Rhode Island, January 10, 1844. He went into suspension in 1885.

JOSEPH CULLEN ROOT

TO JOSEPH CULLEN ROOT, founder of Modern Woodmen of America, must be accorded the place as the leading organizer of fraternal insurance societies that this country has produced. From early life he manifested a positive genius for drawing men together and uniting them for the pursuit of a common aim. He was one of the few men of real ability in his day to discern the great need that fraternal insurance was destined to fill and one of the first to take up the task of rectifying the mistakes of the earlier organizations with a view of evolving a system that would be safe, stable, and satisfactory.

His natural bent and his early training both tended to fit him especially for this work. He enjoyed educational advantages beyond the average in his day and he later engaged in various lines of work which gave him exceptional experience in practical affairs and helped to develop his judgment of men. Industry was a habit from youth, and it is told of him that as a mere boy in school he always sought outside employment, mainly in order to learn how to do things. It was while a student that he took up printing and soon became an efficient compositor. His restless energy was always seeking new outlets.

He was also the possessor of a keen and active mind. It usually was easy for him to think faster and farther than the other fellow, and so he sought occasions to match his wits against those of others for the pure joy of winning his objectives. It was no uncommon feat for him to sit in a roomful of men, keeping track of what they said and taking a leading part in the conversation, and at the same time scanning a book or newspaper or reading or writing letters. He had exceptional vision and resourcefulness and when he determined upon a given course he was not easily turned aside from it.

It is to his credit that possession of such unusual powers never apparently caused him to undervalue those of others or make unfair use of the advantage his ability gave. Neither was he habitually reckless, attempting the impossible through excess of self-confidence. Though naturally venturesome he seldom indulged the spectacular, but relied upon plain, hard work and close application to details to carry his projects through. He never lost sight of the fact that much of his success depended upon the ability and loyalty of others, and he seldom forgot a friend. Many anecdotes are told of the things he did for his old neighbors at Lyons, Iowa, even after he had become a nationally known figure in fraternal circles and had taken up his residence elsewhere. To this day there are scores of the early residents of Lyons who look back to their association with him as a rare privilege and speak affectionately of "Cully" Root, as he was generally known among the friends of his youth.

Of course he made mistakes, but he was among the first, as a rule, to recognize and correct them. He made enemies, but he fought

them only long enough to win whatever it was he happened to be contending for and then went his way and forgot them. If he did not happen to win he wasted little time nursing a grudge. Some of the things he did in promoting his organizations might not in this day be considered strictly proper, but it must be remembered that his was a pioneer age when precedents were scarce and lines of legal control were not so closely drawn as they are now, particularly in the field of fraternal insurance. He realized the need of proper regulation and worked to bring it about, and when rules were laid down was among the first to obey them.

Organizes the Washington Club

One of his first experiences as an organizer came to the future fraternalist while he was still in his teens. He prevailed upon some of the boys of Lyons of his own age to form the Washington club, later known as the Young Men's association, the original function of which was somewhat similar to that of the Y. M. C. A. of later years. It is still in existence and sponsors the Lyons public library of several thousand volumes. He was a consistent worker in the church and while still comparatively young served as superintendent of the Congregational Sunday school, which more than doubled in membership under his leadership. He always took pride in the fact that he was a member of the Lyons Volunteer Firemen's association, which maintained one of the crack teams of the country, winning the Iowa championship four times in succession.

Root was a member of the Ancient Order of United Workmen, in which, probably, he had his first experience with fraternal insurance organizations. First evidence of active participation in the line of work to which his later life was devoted is found in the forming at Cedar Rapids in 1879 of the Iowa Legion of Honor. He was one of the twenty-one men present at the meeting, the number, by a strange coincidence, being exactly the same as took part in organizing the Modern Woodmen four years later. For two years he was grand treasurer of the Legion and he helped to compile its constitution and wrote its installation service.

With the V. A. S.

About the same time he began manifesting interest in the V. A. S. fraternity, likewise confined to the State of Iowa. This was a graded assessment fraternal benefit society, and was also launched in 1879. Root was chief rector from 1880 to 1887 and revised the ritual and financial system. Out of his experience with the V. A. S., apparently, grew many of the ideas subsequently incorporated in the Modern Woodmen. Some of these ideas he vainly tried to induce the V. A. S. to adopt. He strongly advocated expansion into other north central states to give opportunity for continued growth. When it became plain that he could not carry this point he prepared to found another organization built on broader and more enduring lines, but quite similar in general form and purpose.

The Modern Woodmen

The story of his connection with Modern Woodmen of America is given in detail in other chapters. At the time of the inception of

the Society he was 38 years of age and at the height of his creative ability. He gave it his best thought and the limit of his physical and material resources, especially during the period before its success was assured. Convinced that the masses needed the protection it was planned to give he had the wisdom to incorporate other features which made the Society instantly popular among a people who up to that time had been denied adequate means of social and fraternal intercourse. The structure he built had some flaws, which was to be expected in a pioneer enterprise. These imperfections became apparent in course of time, as the membership grew and new conditions developed. The founder might have remedied the defects had he remained head of the organization, but the matter was taken out of his hands and the responsibility fell upon other shoulders.

When, in 1890, he saw that he could not hope to perpetuate his control of the Modern Woodmen, Root did exactly what he had done seven years earlier when the V. A. S. rejected his leadership. Against the advice of some of his closest friends, who saw only failure before him under the existing circumstances and urged him to enter some other field of activity, he gathered his resources and proceeded to organize the Woodmen of the World. This at first was meant to be merely a vehicle for the reorganization of the Modern Woodmen, but the latter failing to disintegrate, as expected, it was continued as an independent enterprise. Headquarters were established at Omaha and to that city the founder removed from Lyons, retaining his residence at the former place, as well as the office of sovereign commander of the newer society, until his death.

A Ritual Writer

Root was a member of many secret organizations, among them the Masons, in which he attained the 33rd degree, the Odd Fellows and Knights of Pythias. He made a close study of rituals, tracing them back to their origin with a view of devising new and improved ceremonies. He had a strong sense of the dramatic, of which he gave evidence while still a small boy. Louis Kossuth, the Hungarian patriot, on a tour of this country, visited the small Massachusetts city in which the Root family lived. Young Joseph was selected to recite a patriotic effusion for his benefit and did it so well that the visitor was impressed and gave the child a keepsake which was much prized in later years. As a youth Root diligently studied the biographies of great men. The career of Ben Franklin made an especially strong impression upon him. In 1870 he wrote a drama entitled "Consolidation," which was given amateur presentation.

Writing of rituals may be said to have been one of Root's specialties. That for the Modern Woodmen showed much originality and he did nothing better. Besides the Iowa Legion of Honor and V. A. S., already referred to, he is credited with the authorship of the rituals of the W. O. W., Eminent Choppers, Columbian Circle, Boys of Woodcraft and Ak-Sar-Ben. The last named, in which he at one time served as member of the board of governors, is a leading Nebraska booster organization. In 1908 he was elected president of the Associated Fraternities of America.

Literary Work

Other fraternal enterprises in which he engaged included the publishing of the official organs of the V. A. S., and the Modern Woodmen. These were named respectively the *V. A. S. Reporter* and the *Woodmen's Echo*, and he established them both and wrote or edited much of the matter appearing in their columns.

He was not without literary ability and wrote extensively, particularly in the later years of his life. He issued a volume of historical reminiscences of Lyons and vicinity, and one relating to his experiences during a tour of Europe, and prepared an elaborate genealogy of the Root family.

While it is upon his work as a fraternalist that Root's claim to fame is chiefly based, this was but one of many lines of activity in which he engaged at one time or another. In nearly all of them he attained more than ordinary success. While his father was well-to-do, the son appears never to have depended much upon paternal favors. From the age of 16 he had interests of his own which generally provided for his needs. His higher schooling was paid for almost entirely out of his earnings. He is quoted as saying that his father did not advance more than \$50, all told, to him during his years in college. He had the faculty of making money and investing it to advantage, though no one ever accused him of being parsimonious. He lived in a manner befitting his station and died leaving a considerable estate.

Interest in Politics

Politics naturally appealed to him. When but 15 years of age he attended the Republican convention in Chicago which nominated Lincoln for his first term as President, and ever after was a warm supporter of that party. He always took a positive stand on public questions. He was a strong advocate of temperance, though opposed to prohibition, as Iowa first undertook to enforce it. Of political offices he held a number. He was councilman at Lyons, and tax collector, and was elected mayor in 1883, 1886, and 1887, though the normal political complexion of the city was against him. In 1870 he was chief clerk in charge of the office of the deputy United States revenue collector for the Second Iowa district, comprising seven counties. Here he handled large sums of money and is credited with having uncovered extensive frauds by which distillers had been evading the laws. From 1884 to 1888 he was deputy United States revenue collector for the same district. In 1878 he was appointed by the governor of Iowa to investigate irregularities at the state penitentiary at Fort Madison. His knowledge of accounting stood him in good stead and he made a thorough job of it. He at one time served as chairman of the Republican congressional committee and in 1884 was a candidate for the legislature.

A Public Speaker

With all his other accomplishments he was an orator of no mean ability. In political campaigns he always could be counted upon to take the stump for his party, and his voice was heard at various times in many sections of Iowa. He was also prepared to discuss fraternal and patriotic topics. When any of the many secret organizations to



MITCHELL'S STORE



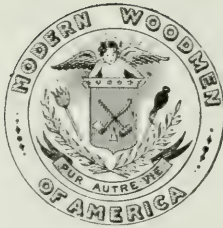
UTZ BLOCK IN FULTON



FINCH BLOCK AT FULTON, ILLINOIS



INDUSTRIAL HOME BUILDING QUARTERS IN ROCK ISLAND
TEMPORARY MODERN WOODMEN HEAD OFFICES
PRIOR TO 1899



EMBLEMS

At top, those appearing on literature prior to 1892; center of second row, emblem accepted as official prior to 1922; center, just above the bottom, official emblem adopted in 1922; others unofficial but frequently used.

which he belonged staged a picnic or meeting of unusual importance he was apt to be called upon for an address and, if he could conveniently do so, he usually responded and said something worth listening to. He introduced the observance of Memorial day at Lyons and his oration on the day of General Grant's funeral was regarded as far above the ordinary. He was touring the country lecturing for the W. O. W. when stricken with his last illness.

A Business Man

Root was connected with many business enterprises, often having several under way at the same time. At the age of 16 he was associated with his father in managing a mercantile establishment in Lyons, remaining for one year. At 19 he was employed as a retail salesman and later represented a wholesale boot and shoe house on the road. When not otherwise engaged he followed the real estate and insurance business, in which his father and brothers were also interested. The Root family had large holdings of farm land and city property in eastern Iowa.

While at Fort Madison in 1878 Root first saw a telephone, then a recent invention and being used only in an experimental way in that part of the country. He at once grasped its possibilities and saw the opportunity it offered for promotional effort. Returning to Lyons he interested J. K. P. Balch, later associated with him in organizing the Modern Woodmen, and shortly the two sought and secured the right to use the streets of the city for the building of lines. For a time their efforts were ridiculed, but eventually they convinced the doubters and succeeded in installing the first system in the state, if not the first west of the Mississippi. Their lines covered both Lyons and Clinton, and were finally extended to seventy other cities and villages, with more than five hundred stations. Three companies in the southern part of the state were also organized. In 1882 Root sold his interests to the Iowa Bell Telephone company for what he termed "a very satisfactory consideration." Balch continued with the company as an officer. At Omaha in his later years Root was vice-president of the Lion Surety and Bond company and director of the Corn Exchange National bank. He was a leading member of the Omaha Chamber of Commerce.

Early Life

Joseph Cullen Root was born in Chester Factories, Massachusetts, December 3, 1844. He was the eldest son of Aurelius C. and Eliza Abbott Root. On the paternal side his ancestry has been traced back to the French Huguenots, who were driven to England because of their Puritan sentiments. The first member of the family to come to America arrived about 1630 and his descendants were prominently identified with colonial affairs. Aurelius Root was a prosperous merchant in Massachusetts. He came west to Illinois, engaging in banking at Belvidere and later at Fulton. In 1854 he removed to Lyons and opened a bank there under the name of Root Brothers & Company. From that time the family figured prominently in the life of the community.

Lyons in the '50's was enjoying the most rapid growth it ever experienced. Young Joseph Root attended the public schools until he

had completed the course they offered. At 17 he entered Cornell college at Mt. Vernon, Iowa, working at the same time in a printing office. One of his tasks there was to help put the first message of President Lincoln into type. Leaving Cornell, he continued his studies at Western Union Military college at Fulton. In 1865 he graduated from the Eastman Business college at Poughkeepsie, New York. That completed his regular schooling, though later, while engaged in the real estate and insurance business and teaching bookkeeping to a class of Lyons young men, he found time to read law under A. T. Wheeler, a Lyons attorney, who had an office in the same building with him. He was admitted to the bar in 1883, but never engaged in general practice. For a time after leaving college he managed a large milling and elevator concern at Lyons for the nonresident owners.

Root's marriage to Miss Louise M. Inslee, daughter of William Inslee, a prominent Davenport, Iowa, dry goods merchant, took place in September, 1868. Mrs. Root passed away in 1911, two years before the death of her husband. The latter's demise occurred December 24, 1913, at Hendersonville, North Carolina. The end came quite unexpectedly after a brief illness with pneumonia. Funeral services were held in the Lyons Congregational church and the remains were interred in the family mausoleum at Omaha. The surviving members of the family were two sons, Harry J., of Omaha, and Alanson Inslee of California.

WILLIAM A. NORTHCOTT

ENERGY, honesty, and directness of thought and action, combined with vision, persistence, organizing ability, and a magnetic personality fitted William Allen Northcott to become one of the great fraternal leaders of all time. As Head Consul of Modern Woodmen of America for thirteen eventful years he gave to that Society, and to the entire fraternal system, an impulse which it is doubtful if any other living man could have imparted. The value of his work was above any possible material reward and deserves the lasting gratitude of those whom his efforts benefited.

Taking the helm of Woodcraft at a time when its future seemed dark, indeed, and many seriously doubted if it could be saved, he went resolutely to work and soon had order reestablished, confidence restored, and the foundation laid for a growth in membership which never had been equaled and which was destined, in a few years to place the Society ahead of all others in numerical strength and prestige.

Not satisfied with this achievement, he sought to make his work permanent by the perfecting of a financial system whose flaws, if not the first to discern, he at least was first to openly proclaim, together with what he believed to be the proper remedy. In his battle for adequate rates, which for several years he waged almost single-handed, he took no thought of personal consequences, carrying his efforts so far that his health failed, cutting short his career and dooming him to several years of semi-invalidism. Most tragic of all was the coming of death in the darkest hour for the friends of readjustment, when disaster impended, all his efforts seemed to have come to naught and the way out had not yet been revealed.

For his clear discernment of duty and his unselfish devotion to it Governor Northcott takes rank with the truly great and his glory is undimmed by the fact that the supreme effort of his career was a long drawn-out and bloodless contention for a principle, lacking the thrill, incentive, and spectacular features popularly supposed to attend the making or revealing of heroes. He was not always right, but he always was searching for the truth and when he found it he did not give it up for any passing bauble. He believed in the right of the members to govern their own affairs and, even after repeated rebuffs, continued to cling to the hope that he would be able to bring them to see and to avoid the dangers which all along had been so apparent to him.

The success of Governor Northcott as a fraternalist was the more noteworthy because the field was a new and untried one to him at the time he was drafted into the Head Consulship of the Modern Woodmen. He had served no apprenticeship except as an ordinary member of several lodges in his home town during the previous two years. He was very well equipped, however, to deal with the problems of the Society which were most pressing at the time and which called

for general, rather than special knowledge. His training as a lawyer and a political leader enabled him to readily master the details of reorganization and get prompt results from the rehabilitated field force.

Fraternal insurance being still in the experimental period, his disadvantage in that connection was not so great as it would have been at a later time. He could learn as he went along and still hold his own fairly well with those who had been much longer in the game. In a few years his ready mind had absorbed a good practical knowledge of life insurance and he was accorded a position of leadership, even among the elect in fraternal circles. The field organization he built up was conceded to be by all odds the most effective then in existence. He came to be rated as one of the ablest parliamentarians of his day and an orator of far more than average ability. In no way, however, was his greatness more convincingly shown than in the readiness, courage, tenacity, and resourcefulness with which he backed his convictions as to the rate requirements of the Modern Woodmen throughout a long and often disheartening campaign.

Like others who came into power in the Society in 1890, Governor Northcott looked upon the official duties he was assuming as merely one of several outlets for his abundant energies. He had no thought of giving them more than part of his time and did not dream that they would ever interfere with his main ambition, which was to specialize in certain branches of the law. He did, in fact, continue his legal activities for several years and never altogether gave up his participation in politics. Not until the Modern Woodmen had grown into a great national movement for home protection and the inadequacy of its financial plan began causing him serious concern did he withdraw entirely from the practice of his profession. For about five years he gave the Society practically all his time.

The story of Governor Northcott's career as a fraternalist is told for the most part in the history of Modern Woodmen of America from the time he became a member in 1888 down to the day of his death in 1917. He first displayed pronounced qualities of leadership in the uprising of 1889 and 1890 by the membership to save the Society from destruction through factional strife. His exceptional organizing ability was shown in the days of reconstruction in the early '90's, and his physical courage manifested during the violent sectional contest for possession of the official headquarters. In the Head Camps his tact, fairness, discernment, and excellent judgment of men were made evident, while his faith in humanity and his devotion to principle were given the acid test in the long drawn-out readjustment controversy in which, though often violently assailed, he kept the love and respect even of those who professed to reject the truths he championed.

There was good material in the Northcott line. The family had been established in this country for many years and had taken a creditable part in the events of its time. Over in England there was a James Northcott, famed as a writer of fables. A brother of James came to North Carolina and established the Northcott lineage in this country. The brother's son, Hosea Northcott, removed to Tennessee, and the latter's son, Robert S. Northcott, became the father of the

subject of this sketch. Hosea and Robert were strong unionists in pre-Civil war days. The latter owned and edited, at Murfreesboro, the *Rutherford Telegraph*, which, of course, reflected his sentiments and which became less popular as the conflict over slavery approached. Robert Northcott's wife was Mary Cunningham. She, as well as her husband, was a native of Rutherford county, Tennessee. Her mother was a cousin of the wife of Gen. John A. Logan. One of her brothers fought in the war of 1812 and another lost his life in the Mexican war.

William A. Northcott was born at Murfreesboro, January 28, 1854. He was 6 years of age when Tennessee seceded and his father was forced to make a sudden choice between removal of himself and family from the state and submitting to arrest by the Confederate government for advocating the Union cause. He chose the former and spent a few months with relatives at Vevay, Indiana. Late in 1861 the family, at the invitation of United States Senator Carlisle, went to make their home in the new State of West Virginia, then being organized by the counties which refused to join with Virginia in the secession movement. There, at Clarksburg, the elder Northcott established another newspaper, the *Clarksburg Telegraph*, in an atmosphere more hospitable to his political views than that to which he had been accustomed. Shortly, however, he was commissioned a lieutenant-colonel in the 12th West Virginia regulars and went to the front. At the battle of Winchester he was captured and spent nine months in Libby prison. He was among those associated with General Straight of Indianapolis, and others, in digging a tunnel under the walls through which many escaped. Because of illness at the time he was unable to make the final attempt for liberty. Some time afterward he was returned to the north in an exchange of prisoners. Then President Lincoln brevetted him brigadier-general. At one time he commanded a brigade in the same division as President Hayes. After the close of the war he was active in West Virginia politics, being delegate to the national Republican convention in 1868 and 1872. He was registrar in bankruptcy for the district of West Virginia for ten years. He also served as aide-de-camp on the staff of General Fairchild when the latter was commander-in-chief of the Grand Army of the Republic. He continued to reside in Clarksburg after retiring from active business and died January 21, 1906, at the age of 88. His wife had preceded him in death August 5, 1881. William A. Northcott resembled his father in his taste for literature, public speaking and writing, and in his liking for politics, but physically was like his mother, inheriting her energy and concentration of purpose.

At Clarksburg the son lost no time in beginning to acquire an education. He was an apt pupil and had unusually good school facilities, as compared with other boys of his day. Until he was 13 years of age he attended Northwestern academy at Clarksburg. Then for two years he acted as page in the state senate at Wheeling. Here, undoubtedly, he developed the desire to excel in public speaking, which was so strong throughout his career. He probably also learned the rudiments of parliamentary practice, in which he later became a master. At the age of 15 he was awarded a cadetship in the naval academy at Annapolis, where he spent four most profitable years,

seeing something of the world on summer cruises with his class, besides. Before he had finished his course he decided that he did not care for life in the navy and so he went back to Clarksburg and proceeded to fit himself for the practice of law. From 1873 to 1877 he taught school and studied Blackstone in the office of Judge Nathan Goff of Clarksburg, being admitted to the bar in April of the latter year and at once hanging out his shingle in his home town.

The Mississippi valley, then known as the west, offered a much better opportunity for young men with ambition than did West Virginia, and it was not long before the young Clarksburg attorney began thinking of a change. He talked with travelers from the newer country about the conditions and outlook in communities they had visited. One of these was A. L. Husted, who had campaigned for the national Republican committee in the old Eighteenth Congressional district of Illinois, supporting Edwin M. Ashcraft of Vandalia for congress. He had spoken in Greenville, Bond county, and considered it a promising county seat. Most of the lawyers there were getting on in years and there seemed a good opening for a young man in that profession. Acting upon the suggestion, young Northcott closed his business in Clarksburg and arrived in Greenville June 8, 1879, and registered at the Thomas house. He had with him only a few personal possessions and \$50 in cash.

One of the first persons he met was James M. Miller, an attorney, who boarded at the hotel and who took such a strong liking to him that he offered the young man the use of his office and library until such time as he could secure a permanent location. To one in Mr. Northcott's position, without any law books of his own and without either friends or credit in the community, this was a great help. How rapidly he made friends and established a place for himself in the bar of Bond county may be judged by the fact that in less than three years he had been elected state's attorney and had an office in the courthouse. He took the office in April, 1882, after having been elected on the Republican ticket. From January, 1880, until the time he became state's attorney he had been in partnership with Dennis H. Kingsbury.

His official duties taking but part of his time, Mr. Northcott formed a partnership with Capt. U. B. Harris, who occupied the same office with him, to carry on a real estate business, while he continued his general practice. In April, 1889, the law firm of Northcott & Fritz was formed, the junior member being Frederick W. Fritz who had studied law under the direction of the senior member and had just been admitted to the bar. The new firm continued both the law and real estate business and also did abstract work. In the last-named activity it had the help of H. W. Park and Clarence E. Hoiles. The latter studied law with the firm, being admitted to the bar in 1896, and at once coming into the partnership, which was known as Northcott, Fritz & Hoiles. Mr. Hoiles was not only a successful attorney, but also became a leading banker of the city as president of the State bank conducted by Hoiles & Sons and of the Joint Stock Land bank of Greenville. Mr. Fritz succeeded Mr. Northcott as state's attorney in 1892. Mr. Northcott always took an active interest in young men and while in the law business helped a number to prepare themselves

for the profession. Others who studied under him were Alfred Adams and Joseph P. Streuber, the latter subsequently serving as county judge and state's attorney of Madison county. Mr. Northcott also induced his brother, Robert H. Northcott, to come to Greenville, where he was cashier of the old First National bank for a number of years.

It was said of the Northcott law firm that it was on one side or the other of every case docketed in the Bond county Circuit court during the years in which the senior member was actively in the harness. Mr. Northcott was especially proficient in the examination of witnesses and in making oral pleas. Though his partners prepared most of the written work of the firm all papers were required to pass his critical inspection before being filed. He was fond of the law business and gave it up only gradually and with reluctance as the demands of the Modern Woodmen, whose Head Consulship he assumed in 1890, claimed more and more of his time. Finally in 1899 he was obliged to withdraw from the firm, which continued as Fritz & Hoiles. After his removal to Springfield in 1905, he organized the law firm of Northcott, Hoff & Orr, with which he retained his connection while serving as United States district attorney.

Though he was but 28 years of age when elected state's attorney the first time, Mr. Northcott was already virtually the leader of the Republican party in Bond county. He was favored by the friendship of Cicero J. Lindley, then county judge and afterward chairman of the state Railroad and Warehouse commission, and member of the Illinois Commerce commission, which succeeded it. Under the young attorney's leadership a highly efficient committee organization was perfected for the county and later extended to the congressional district. In each campaign the voters were closely canvassed and listed in each precinct, and so accurately were their party affiliations checked up that it was possible to tell on the eve of an election almost exactly what the result would be.

A striking illustration of the advantage of this system was shown in the McKinley campaign in 1896, when an advance survey of the county indicated that the Republican margin would be uncomfortably small and there was a possibility that it would be wiped out altogether. Mr. Northcott, who always had shown unusual interest in young men, hit upon the idea of organizing a McKinley First Voter's league. He secured from precinct committeemen a list of the first voters and invited them all to attend a barbecue and celebration in Greenville about one week prior to the election. The response was general and those in attendance were entertained by a brass band, fitted out with Republican badges and banners, and marched about the streets of the city and to the Circuit court room. There Mr. Northcott and other party leaders spoke, there was more music, and then the league was formed and the party, numbering nearly two hundred, was photographed in a group. As a result a good many sons of Democratic fathers voted the straight Republican ticket that fall and the party had a substantial majority in the county.

It was Mr. Northcott's habit, before entering upon any large undertaking, to carefully map out his program, bringing to bear upon it his unusual powers of concentration and closely weighing all the elements involved. It was this careful advance planning which made

him so effective as an organizer and enabled him to score the signal success in the handling of state and nation-wide campaigns as Head Consul of the Modern Woodmen. Throughout his career, however, in fraternal work as well as in politics, he was reluctant to claim credit for results. He always accepted responsibility for failure, but passed the praise for accomplishment along to the other fellow.

Being a good public speaker, Mr. Northcott was in demand during campaigns and responded to the call of his party on many occasions. In 1884 he spoke from the same platform in Centralia and Belleville with Gen. John A. Logan. He also did much stump speaking in the campaign of 1888. His work for the national ticket in the latter year resulted in his appointment by President Harrison as supervisor of the Seventh district during the census of 1890, and his record in this connection was such as to earn the praise of the head of the census bureau. In June of the same year the president appointed him member of the board of visitors to the United States naval academy at Annapolis, on which he served with such well-known men as Admiral Kimberly, Senators Hale, Blackburn, and Gallinger, and Congressmen Boutelle, Wallace, and Rush. His associates selected him to deliver the address to the graduating class, an honor which he greatly appreciated.

In the year that he voluntarily retired from the state's attorneyship, 1892, Mr. Northcott yielded to the insistent urgings of party leaders and became the candidate for congress in the Eighteenth district, composed of Bond, Madison, St. Clair, Monroe, and Washington counties. It was normally a Democratic district and had been represented for a number of years by William R. Morrison, who had made a good record. The young Greenville attorney was well and favorably known; he had been a rather consistent winner in his home county and it was felt that his position as Head Consul of the Modern Woodmen would help him. The Democrats also had a strong candidate in the person of William S. Forman. Mr. Northcott campaigned with his usual thoroughness. The issue was protection vs. free trade. He was well equipped to uphold the protection end and did so with some effect, especially in St. Clair and Madison counties, where there was a growing industrial population. It was a Democratic year, however, and the opposition was too strong for him. The best he could do was to cut down the Democratic majority by a few hundred votes, leading the head of his own ticket. Candidates in those days paid their own expenses and the campaign made heavy inroads upon his private resources. This was his only serious political reverse.

He had better luck next time he went before the voters. In 1896, he announced himself as a candidate for lieutenant-governor and won both the nomination and election with little difficulty. This was distinctly a Republican year, made so by financial conditions under the retiring national administration. He had some thought of being a candidate for governor in 1900, but put the ambition aside and again accepted second place on the state ticket. After his second term he retired. This was in 1905, two years after failing health compelled him to give up the Head Consulship of the Modern Woodmen. From the state office came the title of "governor," which clung to him during the remainder of his life. It was while presiding over the state senate as lieutenant-governor that he perfected himself as

a parliamentarian, an accomplishment which was highly useful in dealing with the lively Head Camps of that period.

On expiration of his term as lieutenant-governor in 1905, Mr. Northcott was appointed United States attorney for the southern district of Illinois, and he then removed from Greenville to Springfield, which was his place of residence during the remainder of his life. He filled the latter office for ten years, when his physical condition dictated a further curtailment of his activities.

Mr. Northcott had reached the age of 34 before he joined a fraternal society. He had a wife, a son aged 7, and a daughter, aged 3, before he took thought of the need of providing protection for them in the event of his death. Modern Woodmen of America was the first society he joined and the \$3000 certificate it issued him gave him his first life insurance. His membership was solicited by Phillip Diehl, who conducted the leading meat market in Greenville and who was ever on the alert to bring in recruits for Victory Camp No. 452 of that city, of which he was a member. The future Head Consul's application was dated June 22, 1888. His Benefit certificate was numbered 23398, it was dated June 27, and delivered on the date of his adoption, July 3, by Consul W. A. McLain and Clerk W. J. Murdock.

Apparently the new member found the fraternal atmosphere congenial, for within a few months he had also united with the Masons, Odd Fellows, and Knights of Pythias. Later he affiliated with the Elks, Sons of Veterans, Court of Honor, and Royal Neighbors. February 13, 1907, he transferred his Modern Woodmen membership by card to Camp No. 1534 of Springfield. He was a member of the Society for more than twenty-eight years and was never in suspension. In the earlier years he regularly attended Camp meetings, but never consented to hold office.

Mr. Northcott's advent in the broader field of Modern Woodmen activities probably would have been indefinitely delayed, and might never have taken place, had it not been for the factional squabble of 1889 and 1890. In the spring of 1890, some of the clearer minded members resolved to do something to save the Society from the disaster that seemed just ahead. Nearby Camps held a meeting at Bushnell, Illinois, on June 27, and there it was decided to call a general meeting at Rock Island on July 24, following. The Greenville Camp was notified, along with the others, and chose Mr. Northcott to represent it. Then and there he attained a prominence in the affairs of the organization that grew and carried him into the Head Consulship, almost as if by preordination.

July 23 happened to be the regular meeting date of Camp No. 38 of Moline and some of the delegates decided to attend for a preliminary discussion of the questions to be more formally considered next day. Mr. Northcott in some way learned of what was to take place and sent word that he would be there. When he arrived in the city it was late. The meeting had already opened. He had not dined, but accompanied the member who had been sent to the station to meet him directly to the Camp hall. Camp No. 38 was the home Camp of Doctor McKinnie, leader of the more aggressive faction warring for control of the Society. It had given a good deal of money to help his

cause and the members still leaned toward his side of the controversy. Moreover, the doctor was present on this occasion and spoke at some length.

The Greenville delegate was a complete stranger. He listened to all that the others had to say and then obtained the floor. Without taking issue with either Doctor McKinnie or Head Consul Root, against whom the former Head Physician had inveighed, he proceeded to elaborate upon the danger in which the Society had been placed and to explain the urgent necessity of putting all controversy aside and centering attention upon the work of rescue. So eloquent was his appeal and so deeply did it impress his hearers that they applauded him to the echo and from that moment he was marked for a leading part in the work of rehabilitation. Next day at Rock Island he was made a member of the Resolutions committee and also chairman of a committee of three to prepare an address to all the Camps. This address, apparently, was never sent out, since a special Head Camp had already been called by the Head Consul and the printing in the *Echo* of the resolutions adopted at Rock Island really obviated the need for one.

He also attended the special Head Camp, which was held at Des Moines on August 12. It was enjoined by Doctor McKinnie from transacting any real business and the Greenville representative apparently took no active part in the proceedings. At least he was not a member of the committee named there to draw up an address to the Camps.

Circumstances almost prevented him from participating in the regular Head Camp opening on November 11 at Springfield, in which event he would have missed the opportunity to become Head Consul. Another member of the Greenville Camp sought the place as delegate on the ground that Mr. Northcott already had been sufficiently honored and the latter, rather than cause friction, was prepared to stay at home. When it came to a showdown, however, the Camp decided it would be represented by Northcott or nobody, and so Northcott it was. The future Head Consul generously took his rival along with him and paid his expenses in an effort to smooth his feelings.

Illinois, having half the membership and being the home of the Society, was in position to name the Head Consul. It had several candidates, with Mr. Northcott and C. T. Heydecker leading. An evening caucus was held in order to center upon one man and avoid the danger of possible loss of the office. The Greenville attorney was found to have a large majority, and so while six candidates were actually nominated next day, he received 428 out of 780 votes cast, and was declared elected on the first ballot.

The reader is referred to Modern Woodmen history from 1890 to 1903 for the main events in Governor Northcott's official career. It will be enough for present purposes to briefly allude to some of the aspects of a more personal nature, which will serve to throw light upon his character, to trace his development, and to show the manner in which he met his problems.

He had but a secondary interest in the Society at first, but as it succeeded under his leadership he caught a correct vision of its future and of the opportunity it gave him for usefulness and influence

beyond anything previously within his professional or political horizon, and he gradually put everything else aside to work for its upbuilding. Even after he had ceased to be Head Consul his interest in its main problems remained unabated. He permitted nothing to interfere with his participation in its more important affairs and he was always present at Head Camps and concerned himself with every detail of the business transacted. He was ever ready to assist the presiding officer in untangling parliamentary snarls and the confidence that his presence gave, as well as his wise counsel, helped to relieve the tension at critical junctures and keep business moving in an orderly fashion.

His main responsibility in rebuilding the Society was in connection with the Field department, and this, of course, was where his organizing ability came into play. The Deputy system which he perfected, with its provisions for holding each worker accountable for the showing made in a given territory, was more effective than any other field organization then in existence, but he was constantly laboring to improve it. His zeal in this connection placed him at cross purposes with some of the other members of the official family, who believed that "natural growth" would make the organization great without the extensive employment of paid organizers. The Head Consul knew what had happened to those societies which had depended principally or wholly upon natural growth, and he could see that only by acquiring new members at the younger ages in large numbers could the Society continue with its low assessment rates. This opposition to the spending of money for Deputies placed him in a difficult situation, because the reorganization of 1890 fixed responsibility for the finances entirely in the hands of the Board of Directors, in the proceedings of which he had neither a voice nor a vote. He was favored, however, by the fact that the economies of his administration resulted in a surplus in the General fund. There was no valid reason why this should not be used in the upbuilding of the Society and by his persistence he eventually succeeded in winning a majority of the Board over to his view. He also was able, after five years, to bring about the forming of an Executive Council, which took over many of the duties of the old Board of Directors and of which the Head Consul, as well as the Head Clerk, was a member.

Out of the contest for the vindication of the Field department came the one serious schism in the official family which occurred during the Northcott administration. Director J. G. Johnson was the member of the Board who most strongly opposed the Head Consul's program. He also found occasion to take issue with Governor Northcott on other matters of policy, leading to friction and threatening interference with the progress of the Society. Johnson's retirement from the Board to become General Attorney and his final failure to secure reappointment were largely due to the Head Consul, who felt that this course was for the best interests of the organization. Johnson's activities, when it seemed likely he would become an active candidate for Head Consul in 1901, gave Governor Northcott the only concern he ever felt about reelection. To help forestall opposition a Northcott club was formed among the delegates on the eve of the St. Paul Head Camp, S. S. Tanner of Illinois, present member of the

Board of Directors, being the active promoter. Had Head Consul Northcott's health permitted there is no doubt that his official tenure would have continued indefinitely.

Generally speaking, Governor Northcott's relations with his official associates were most pleasant. In selecting his subordinates he proved a good judge of men, being seldom deceived in his first estimate. At the same time he was not arbitrary in his judgments, but disposed to give every one a fair trial. For those who met with his final approval he would do and endure much, though he did not, as a rule allow personal friendship to stand in the way of results, where the interests of the Society were concerned. He could be stern, if necessary, for he was a good disciplinarian, but seldom, indeed, in his busy career did he give any one ground to say he had been unjust.

When he became head of the Society his office as state's attorney of Bond county was on the first floor of the courthouse. One of his first acts was to enter into an agreement with the board of supervisors for the use of the grand jury room on the second floor, directly above, as Head Consul's office. Next, he engaged as stenographer, J. G. Ray, present Head Clerk, and then a youth of 17, just out of business college. Mr. Ray continued with him as his principal assistant throughout his incumbency. Though he relinquished the state's attorneyship in 1892, the office arrangement was not disturbed for the reason, it appears, that the place as county prosecutor for several years thereafter was held by the junior member of the Northcott law firm. The supervisors were even prevailed upon to make further concessions in the way of extra room when it became necessary because of enlargement of the Head Consul's staff. In November, 1898, larger quarters were secured on the ground floor of premises a block away just vacated by the Hoiles & Sons state bank, which had the advantage of being equipped with a vault. In 1902, two rooms on the second floor were also occupied. The very moderate expense at which Governor Northcott conducted his office is indicated by the fact that the rental of the courthouse quarters for the eight years was only \$5.50 per month, including heat and light, with \$2 per month paid for janitor work. In the former bank building the rent was but \$15, raised to \$23 when the second floor was added, while \$5 a month paid for the janitor's services.

While he was Head Consul, Governor Northcott was ever on the alert for promising young men to fill responsible positions in the Society. How well he succeeded in his quest may be judged by the fact that a large percentage of his proteges, especially in the Field department, remained in the service for many years. In addition to Mr. Ray he brought into his office several others who rose to places of prominence, one of them being W. E. Jackson, now assistant to Head Consul Talbot. He also was mainly responsible for interesting in Modern Woodmen affairs its present General Counsel, Truman Plantz, and chairman of the Committee on State and National Legislation, John Sullivan. Among the many other veterans in the service of Woodcraft whom he first enlisted through the Field department may be mentioned E. E. Murphy and John D. Volz present Directors; and Ralph E. Johnson, Supreme National Organizer.



DAN B. HORNE
Head Adviser



O. E. ALESHIRE
Head Banker

Being firmly committed to the view that the members were entitled to determine the destinies of the Society, Governor Northcott felt it his duty to give them every possible opportunity to inform themselves about its affairs. His reports included full details of his part of the work. For a number of years, until the position of Editor was created, he gave a good deal of attention to *The Modern Woodman*, preparing or passing upon much of the matter appearing in its columns. In 1894 he published a volume entitled "The Woodman's Hand Book," which gave a brief history of the Society, and a great deal of information about fraternal societies and life insurance in general. One of the purposes was to arrange such information in form suitable for the use of members of the Field department who, up to that time, had little or nothing from which to make an authoritative comparison of the Modern Woodmen with competing organizations. There was also matter in the book evidently intended to start the members to thinking about the financial future of the Society.

The Hand Book was a forerunner of Northcott's Statistics of Fraternal Beneficiary societies, which was printed annually from 1895 to 1903, inclusive, and which was the first compilation of its kind in form and size adapted to the needs of field men, not only of the Modern Woodmen, but of all other fraternal societies doing a life insurance business. Data at first covered only those societies affiliated with the National Fraternal Congress, but later included all others from which reports could be secured. When Governor Northcott retired as Head Consul he disposed of this enterprise and it was consolidated with a similar one entitled "Facts for Fraternalists," that had been launched to compete with it and the name thereafter was "Statistics of Fraternal Societies." Neither the Hand Book nor Fraternal Statistics was a money maker, but both filled important places in the dissemination of information necessary to the upbuilding of the fraternal system.

In his own quest for knowledge on the subject of life insurance Mr. Northcott became a close student of all available reports and other literature dealing with the question. He also received much benefit from participation in the meetings of the National Fraternal Congress, where he came into contact with other leaders in his line of work. The first annual session of this body that he attended was that of 1893, and he was also present at most of the others while he remained Head Consul. He was not long in perceiving the weakness of the financial plan under which practically all the fraternal societies, the Modern Woodmen included, were then operating and he did not hesitate to point it out in open meeting. This frankness, which was characteristic, was not always appreciated by those accustomed to ignore unpleasant truths as long as possible, or to work by indirection, and he was subjected to criticism. Later, when the congress attempted to agree upon uniform legislation for the regulation of the affiliating societies, a concerted effort was made to impose provisions which, in effect, would deprive the Modern Woodmen of its advantage, from a competitive standpoint, of superior numbers and lower operating costs. In contending for the interests of his Society, Governor Northcott upheld its right to determine its own destiny, free from outside interference, a policy which was adhered to throughout the

rate controversy. He knew that there must be a radical increase in rates, but he believed that the only feasible way to bring it about was by educating the members so that they would agree to it for their own protection. For a number of years he advocated building up a moderate reserve by one of a number of expedients, but during the investigation of the subject, made under authority given by the 1901 Head Camp, he came to see the necessity of adopting an adequate rate, scientifically determined, which he championed whole-heartedly thereafter.

Some time before the 1901 Head Camp he found that he had contracted diabetes. While fully aware of the possible consequences, he resolved to serve one more term and stake everything upon an attempt to bring about the rate readjustment that he believed so vital to the future of the Society. Accordingly, before accepting reelection at St. Paul, he announced his retirement in 1903. This, he felt, would give plenty of time to consider the qualifications of others for the place and, besides, it would prove that he had no personal or selfish interest in what he had set out to do. The two years that followed were the busiest of his career. He not only took a leading part in directing the campaign of education, but himself wrote voluminously and spoke in many parts of the jurisdiction, going to the limit of his physical resources. The work told heavily upon him, of course, and so did the abuse heaped upon him in an underhanded effort to discredit and thus defeat him, but neither was permitted to turn him from his course. It was a fine example of unselfish devotion to duty and the effect was not lost, even though the immediate results were not all that could have been wished. His final plea at Indianapolis for the adoption of a permanent rate was his crowning effort. If it could have been addressed to the members in person, instead of to their instructed representatives, it is likely that it would have settled the issue on the spot, once and for all.

Governor Northcott disregarded his personal interests in another way in determining to go through with the readjustment campaign during his last term. *The Modern Woodman* for August, 1901, announced that he had refused a salary of \$15,000, three times as much as he was getting from the Modern Woodmen, in a managerial position with an eastern insurance concern. His unexampled success as a field organizer attracted the attention of old-line companies and the offer referred to is not the only one that he rejected in the later years of his service as Head Consul. The temptation was the greater because the salary he received never was as high as others were paid for doing far less than he did. He started at \$1500 and was gradually advanced to \$5000 a year, which was the most he ever received.

When he retired from the Head Consulship his future was not particularly bright. Time and hard work were necessary to rebuild a law practice, and while he still had the nominal salary of lieutenant-governor, the state of his health was a serious handicap in making any kind of a new start. The Head Camp made him a member of that body for life and his lithographed likeness, suitable for framing, was ordered sent to all local Camps. At its next meeting the Executive Council, in a desire to help him and to retain the benefit of his services, engaged him to do certain work, including the revising of

the Ritual, the writing of an official history and participating in the opening up of the large cities as Modern Woodmen territory, then in progress. His salary was to be at the rate of \$4000 for the time actually employed.

The well-meant action of the Council came in for considerable criticism, originating mainly in sources which had been antagonistic to the former Head Consul's rate views. Reports were circulated that the office and salary were to be for life, with no specified duties. Governor Northcott, learning the extent of the misunderstanding, promptly resigned. By that time he had completed the revision of the Ritual, but the history was never finished. In the meantime he had taken steps to resume the law business at Greenville. Within a month or two, however, he accepted a place as supreme organizer for the Bankers Fraternal Union of Cleveland, Ohio. He remained in this place but a short time, resigning March 1, 1904, to devote his time to the Woodmen Protective association, a mutual accident concern which he had organized and of which he was president. While with the Bankers Fraternal Union he secured the applications of seven of the supreme officers for one of the Cleveland Modern Woodmen Camps.

From 1904 to the close of his life he gave much of his time to accident insurance. From the Woodmen Protective association the name of the organization he headed was soon changed to the Woodmen's Casualty company, and finally to the Inter-Ocean Casualty company. The last name was the result of a consolidation of the Woodmen's Casualty company with the Inter-Ocean Life Casualty company of Springfield, following which the writing of life insurance was discontinued and activities confined to accident and health risks. At the time Governor Northcott gave out a statement saying that he did not wish to compete in any manner with the Modern Woodmen and urging members to stay with the Society, regardless of its failure up to that time to adopt adequate rates. The Inter-Ocean was a stock company of which Mr. Northcott was president and manager and in which he owned a controlling interest. On his death the office of the company was removed to Cincinnati and it is now one of the strong and prosperous concerns of its class.

At no time in his later years did Governor Northcott's interest in Modern Woodmen of America lag. He always concerned himself with the selection of good men for its various offices and he never neglected an opportunity to speak a good word for it. His great desire was to live to see the day when it should adopt a financial plan that would insure its perpetuity, and in the campaign of 1911 and 1912 he did valiant work for readjustment on the committee's plan. When the new rates were defeated in the courts and repealed at Toledo, none mourned more deeply than he and his address on that historic occasion—the last formal one he ever gave in a Head Camp—moved many a delegate to tears. His greatest consolation at that time lay in the evidences of love and respect for him in which all factions joined, making him the strongest harmonizing factor in the most critical hour of the readjustment controversy.

Governor Northcott's decline in health was gradual after he retired as Head Consul. He lived carefully and followed the regimen

prescribed by his physicians. In 1910 he went to Europe for treatment. When he appeared on the platform at the Toledo Head Camp he seemed to have aged greatly. His death took place at Excelsior Springs, Missouri, January 25, 1917.

The funeral was held January 27 at St. Paul's Episcopal church in Springfield and with burial almost under the shadow of the tomb of Lincoln. Modern Woodmen Head Officers took part as pallbearers and there were committees present representing both branches of the state legislature. Services were held at the Head Office in Rock Island at the hour of burial at Springfield. Local Camps asked the privilege of contributing to a fund to erect a memorial for Governor Northcott and Major Hawes, the veteran Head Clerk whose death had taken place but a few months before. The sum thus raised was increased by an appropriation voted by the 1917 Head Camp and a memorial, costing \$3000, was erected in Oak Ridge cemetery, Springfield. It was in the form of a bench and drinking fountain. The unveiling and dedication took place October 12, 1919, Head Consul A. R. Talbot giving the dedicatory address and Hon. Elliott E. Northcott, brother of the former Head Consul, accepting the memorial for the family and Governor Lowden for the state.

Within a few months after locating in Greenville, on March 31, 1880, Mr. Northcott was married to Miss Julia A. Dressor. The bride was a daughter of Nathaniel Dressor, at that time president of the First National bank of Greenville and one of the largest land owners in Bond county. From this union one son, Nathaniel Dressor Northcott, was born on March 3, 1881. Twelve days later the wife and mother died. The son is now living in Huntington, West Virginia.

Mr. Northcott's second marriage took place September 28, 1883, to Miss Ada R. Stoutzenburg of Marine, Madison county, Illinois, and they had one daughter, Amy Allen Northcott, born November 15, 1885. The latter became the wife of W. G. Alpaugh of Springfield, secretary of the casualty company of which Mr. Northcott was president and manager. The Alpaugh's reside with Mrs. Northcott in Glendale, a suburb of Cincinnati, Ohio. The Northcott's were members of the Episcopal church.

There were four brothers and two sisters of Mr. Northcott. One brother died in infancy and a sister met with a fatal accident at age 28. One brother, Gus A. Northcott, is a wholesale clothing merchant in Huntington, West Virginia; another, Elliott E. Northcott, became a lawyer, served a term as United States district attorney for West Virginia, was afterward minister to Colombia, and is now practicing law in Huntington; and the third, Robert H. Northcott, after leaving Greenville, was in the banking business in Akron, Colorado, and is now deceased. The surviving sister, Naomi Northcott, was an educator. She became the wife of Prof. Charles Everett, and on his death served as principal of the Huntington high school. Later she retired and for some time lived with her brother in Greenville. Her home is now in Huntington.

No more faithful portrayal of Governor Northcott's characteristics, tastes, ambitions, and manner of living was ever written than the following from reminiscences by J. G. Ray, his secretary during

all the years while he was Head Consul, and now Head Clerk of the Modern Woodmen:

"Mr. Northcott liked to entertain friends in his home. He inherited the courteous manners and hospitable customs of the south, which he practiced without ostentation. Mrs. Northcott, nee Stoutzenburg, being an accomplished pianist and having come from a family noted for its love of music and accomplishments along that line, frequently entertained friends at her home with musical selections. Mr. Northcott himself was very fond of music, although he never could carry a tune successfully when he tried to sing. It is doubtful if he knew one note from another, but that did not prevent him from being a great lover of music, both vocal and instrumental.

"In his early days as a lawyer in Greenville, and particularly after his marriage in 1883, he and Mrs. Northcott would invite various groups to dinner at their home. Sometimes it would be members of the local bar and again, members of a debating and literary society of which he was an active member. The Greenville attorneys, in their turn, took him completely by surprise in arranging a celebration of his fiftieth birthday anniversary, in which half the town took part.

"Mr. Northcott was very fond of good, clean games and sports. Whenever he had the opportunity of engaging a friend in a game of chess, time became no object to him. He also enjoyed a social game of cards, but his card playing was confined entirely to his home and to social affairs where he and Mrs. Northcott were invited. His favorite pastime, however, was billiards. He always said that this was not only a good game from a mental standpoint, but that it also carried with it considerable physical exercise. For many years while in Greenville he followed the habit of playing billiards with friends. Whenever he was at home he went immediately after his evening meal to a billiard room conducted by his friend, Robert Hastings, where he would play exactly one hour. Then he would return home and spend the remainder of the evening with his family or in reading. He had a well-selected library. He was always buying books and did not share the common prejudice against book agents. Hardly any of them were turned down when they approached him at his office. He had a discriminating taste for literature. Fiction did not particularly interest him, but he read much history, both ancient and modern, and studied notable orations, as well as current addresses by statesmen and educators. In the newspapers he gave more attention to editorials than to other subject matter. He kept abreast of the time and always was well informed on political and economic questions. His grasp of statistics was something remarkable. In preparing a new address, either on political subjects or in connection with his work with Modern Woodmen of America, he collected his data and notes and then dictated while walking back and forth in the office, smoking some of the strongest cigars in the market—a habit that he forsook in later years—and referring to his notes only as to the headings and divisions for the actual statistics or data quoted. After the transcription of his address was made he usually read it over once or twice and then delivered it without referring to the written form. He seemed able to carry exact data, figures, dates, etc., in his memory and his secretary never knew him to refer to his manuscript while speaking.

"In the early days in Greenville Mr. Northcott did considerable horseback riding as a pastime and for the exercise. He hunted a little, but not much. After being deeply engrossed in his Modern Woodmen work, accumulated during his numerous trips over the jurisdiction, he would often, in the summer season, close his desk at 3 o'clock in the afternoon and go home to play tennis with Mrs. Northcott and his sister, Mrs. Everett. Not infrequently he drafted his secretary to make the fourth racquet in a set. He was a very good tennis player, although slightly too heavy to meet the onslaughts of some of the younger people with whom he often played. In this, as in all other games, he was a good loser, but when he won he never bragged.

"In point of physical appearance Mr. Northcott was punctilious in following certain rules. As a lawyer and statesman he dressed the part, according to the then standard which called for a standing collar, open at the front, black bow tie, Prince Albert coat, usually black, and gray striped trousers. He never, within the knowledge of the people of Greenville, wore a 'plug' hat. His hat usually was a broad brimmed fedora, black, brown, or gray. During his residence in Greenville he wore a mustache and burnsides, which were of a dark red color. A short time after removing to Springfield he dispensed with the burnsides, but kept the mustache. A little later he went clean shaven. During all the thirteen years of his Modern Woodmen Head Consulship his photographs were taken a la mustache and burnsides, and he was known over the jurisdiction with those embellishments. Such a change in his appearance was wrought when he shaved clean that many of his Modern Woodmen friends did not recognize him until he spoke to them.

"Mr. Northcott possessed a good legal mind, with the faculty of analyzing every question that presented itself. He carefully weighed cause and effect and was able as a rule to arrive at the correct conclusion as to men's motives. He was a good judge of character. He had an easy, friendly approach and the faculty of retaining friends, in whose affairs he always took a lively interest. He was particularly fond of children and it is said that he gave away a small fortune in quarters, half dollars, and dollars to the youngsters with whom he came in contact. He was the first citizen of Greenville and Bond county who gained a national reputation. It is acknowledged that he did more to put his home town 'on the map' than any other person and when, by force of circumstances, he left Greenville to reside in Springfield his departure was sincerely regretted by his old neighbors.

"Mr. Northcott's open-handedness was proverbial. He was liberal in providing for his family. He never evaded subscription lists for civic or charitable purposes. He considered it a privilege to subscribe more than his fair share. When such papers were circulated signers usually found the name of W. A. Northcott at the head of the list. In fact, he gave so liberally of his limited funds to help the needy, as well as to forward civic, religious, and political undertakings, that he was never able to make any substantial savings from his income. The political offices he held, beginning with state's attorney, were not especially remunerative. His salary as Head Consul of Modern Woodmen of America for some years was only \$1500 and he never received more than \$5000 per annum in that position. When his duties as

Head Consul became heavy, with a corresponding demand upon his time, he gave even less attention than formerly to financial matters, but threw his whole heart and soul in the work he was trying to accomplish. He could never keep his bank account straight, often in writing checks neglecting to fill out the stubs, and sometimes the banker would show him in the 'red.' He finally gave up in despair and turned over the financial management to his secretary, giving the latter authority to sign checks in his name and making him responsible for keeping a daily balance. In organizing his accident and health companies after closing his official connection with the Modern Woodmen, it was necessary for him to borrow considerable money, which led him to remark whimsically that he was a good customer of the banks, being constantly paying them interest. In the last years of his life it was his hope that he would be able to own the stock in his accident company free of debt, but he never was rated as a wealthy man.

"For one reason or another Mr. Northcott never realized his real ambitions in politics. He was very much pleased with his first election as state's attorney because it demonstrated that he had the confidence and friendship of the people of his county. Moreover, it gave him standing in the legal profession. His great desire, then, as later expressed to his secretary, was to build up a successful law practice in Greenville, embracing also the business of real estate, abstracting, and insurance, with, later in life, perhaps, a federal judgeship. His ideas, however, underwent a change as a combination of circumstances projected him into national prominence as Head Consul of Modern Woodmen of America, where he had abundant opportunity to demonstrate his executive and organizing ability. The reputation he had earned made him the logical candidate of his party for Congress in 1892, and while feeling in his own mind that it was a forlorn hope, in the face of so strong a Democratic majority, he entered the race. He had resolved that, if elected, he would resign the Head Consulship and devote his time and talents to state and national politics. He may have had a vision of eventually becoming United States senator. After his defeat he gave his energies whole-heartedly to the Modern Woodmen, avoiding campaign work to a great extent, until 1896, when the urge for more active participation in politics, inherent in his nature, brought him into the race for lieutenant-governor. He believed, also, that election to that office would be of some value to the Society in increasing its prestige, and that he could be of service to it as presiding officer in the state senate. His duties as a state officer took him to Springfield only when the legislature was in session and he did not allow his work there to interfere in any way with his service as chief executive officer of Modern Woodmen of America. When his first term as lieutenant-governor drew to a close he developed an ambition, or perhaps it were better to say a hope, of becoming governor. Circumstances, however, combined to prevail upon him to accept reelection. At the expiration of his second term, and after he had removed to Springfield, the thought of earlier days of becoming a federal judge apparently returned and he really hoped for such an appointment. Another combination of circumstances, however, seemed to make it advisable for him to accept the district attorneyship for southern

Illinois, which was tendered him by the president upon recommendation of United States Senator Shelby M. Cullom, a lifelong friend of Mr. Northcott. On his retirement from this office in 1914, he expressed a determination to eschew further political preferment and devote his remaining years to the law, from which, in addition to his returns from the accident company, he hoped to accumulate sufficient resources so that he would be able to leave his family in comfortable circumstances."



TREASURY DEPARTMENT

WASHINGTON

November 25, 1918.

Dear Mr. Talbot:

Now that the Armistice has been signed and victory of American arms secured, I write to express my deep appreciation of the loyal support the Modern Woodmen of America have consistently given the Treasury of the United States during the perilous period through which we have just passed.

The Modern Woodmen of America responded with enthusiasm and patriotism to every call the Treasury made upon them and you, as their representative and leader, set a fine example to them and to the country, not alone by your loyal and patriotic support but by your attendance in Washington to give your counsel and assistance in important matters that concerned the protection of our men in the field. In the Liberty Loan campaigns, in the War Savings Stamp drives, in the formulation of the plans for the great War Risk Insurance Act and in every other direction where you and the members of your organization were needed, you gave the Government the highest order of patriotic support.

I wish you would in some suitable manner make known to the members of the Modern Woodmen of America my gratitude and appreciation for all that they have done. At the same time, I beg that you personally will accept my grateful thanks for the patriotic service you have rendered with such unfailing cheerfulness and enthusiasm.

Cordially yours,

A handwritten signature in dark ink, appearing to read "McAdoo", with a long, sweeping horizontal stroke extending to the right.

A. R. Talbot, Esquire.
Head Consul, Modern Woodmen of America,
Lincoln, Nebraska.

WGM-1

SECRETARY McADOO'S LETTER OF APPRECIATION



EXECUTIVE COUNCIL, 1927

Top row: F. R. Korns, N. C. SHERBURNE

Center row: JOHN D. VOLZ, A. R. TALBOT, R. R. SMITH

Bottom row: J. G. RAY, S. S. TANNER, E. E. MURPHY, E. J. BULLARD

ADOLPHUS R. TALBOT

(1925)

IN 1903 when, weakened in body, the late William A. Northcott laid down the Head Consulship of the Modern Woodmen of America in order that it might be given into hands that were stronger and better able to lift it up and bear it on, there was one who was ready not only to assume the physical burden, but to fully maintain the standard of leadership and carry forward without faltering. That one was Adolphus R. Talbot, then at the mature age of 44, but five years younger than his predecessor and whose term of office as Director was identical with that of Mr. Northcott as Head Consul. Mr. Talbot was at the height of his physical and mental powers, with many years of usefulness before him. He had caught the inspiration of fraternal service and he had some very definite and very practical ideas for betterments within the organization. On top of this, and just as important, was the confidence of the membership which he enjoyed. His election as Head Consul was a popular one and vindicated many times over by subsequent events.

Mr. Talbot's state of preparedness for his new responsibilities did not "just happen." To account for it one must go back through six terms as Director, during which he helped to stem the tide of disintegration and put the organization back on the upward path; back through two strenuous decades in the practice of law, which brought him recognition as one of the ablest counselors of his state; back through years of skimping and struggle to get an education; back through a boyhood under strict discipline on an Illinois prairie farm—yes, back to the English-born father and mother from whom he inherited high principles, great mental power, a vigorous body and a capacity and liking for hard work.

His father was William Talbot and his mother Amy Godfrey. They were married in England and came to America in 1842, spending the first two years on a farm near Batavia, New York. The Indians had just been driven out of western Illinois in the Black Hawk war and the rush to the prairie state, then painted in the east as the land of promise, was at its height. With a single horse and spring wagon the family, consisting of the husband, wife, and two eldest children, traveled the many weary miles over roads which were mostly trails, to Warren county, Illinois. There, in Kelley township, fourteen miles northwest of Galesburg, then a small settlement, they proceeded to conquer the wilderness. Timber was cleared away, the virgin sod broken, fences and buildings erected and a home, which became one of the best known and most substantial in the vicinity, was brought into existence. There were born seven other children, making a family of nine. Adolphus was the youngest, save one, coming into the world April 11, 1859. The seven brothers and sisters reaching maturity were Frances Ann, who married S. L. Andrews of Galesburg and later lived at Crete, Nebraska; Albert G., of Alexis; Edwin H., of

LaPlata, Missouri; George W., of Pasadena, California; Harriet A., who married Rev. E. J. Vivian and lived in Nickerson, Kansas; Mary J., who married Thomas Anderson of Galesburg, and Frederick S., of Lincoln. When this was written Mrs. Anderson was the only living sister, while Albert G., was the only one of the brothers who had passed on.

Some of the earliest recollections of Adolphus have to do with the Civil war. His father was intensely patriotic and would have joined the Union army, but was too old. He was an ardent Republican and a Lincoln supporter—in fact he was a candidate of that party for a township office in 1860 and a copy of the ballot on which his name appeared, together with that of the Emancipator, was one of his prized possessions in the later years of his life. His oldest son Albert was of suitable age for military service. He enlisted at Knoxville, Illinois, on the second call and fought to the close of the war and returned home only to die, a few years later, from the effects of war wounds and exposure. A. G. Talbot post, G. A. R., of Alexis, was named in his honor. The older daughter, Frances, collected money and bought a flag which she in person presented to her brother's regiment, the 102nd Illinois Infantry, at Galesburg; the address she delivered at the time as the young community "schoolma'am" attracting considerable notice. All these things made a deep impression upon young Adolphus, not so much from what he saw and heard at the time and remembered afterward, but because they became family traditions, being kept fresh in his mind ever after. To this day he yields to no man in reverence for the flag and the sound of the fife and drum brings a greater thrill and a faster heartbeat than any other music can excite.

Father Talbot led a well-ordered life and insisted that his children do the same. He was possessed of a tenacity of purpose almost unknown in this day. When he determined in advance to do a certain thing at a certain time he did it regardless, though a slight deviation in time or method in deference to developing circumstance might have spared him hardship or loss. There was a seasoned stick always hanging over the kitchen door and he was the one who applied it when he considered such a course necessary, though in all essentials he was a most affectionate, kind, and considerate father and is so remembered. He was a pillar and generous contributor in the Methodist Episcopal church and twice traveled far and wide on horseback through the community to solicit funds with which to build a place of worship at Ionia, a crossroads settlement which grew a few miles from his homestead some years after his coming to the country. The first structure was blown away by the historic tornado of May 2, 1868, making it necessary to conduct another building campaign. He always was superintendent of the Sunday school and treasurer of the congregation. In addition most of the time he furnished board and lodging for the preacher, while his home was a gathering place on many occasions for the clergy of that denomination. As a matter of course the children were all deeply impregnated with Methodism.

Rigid economy was a necessity for the pioneer. Father Talbot, during the first few years in Illinois, was forced to drive to Peoria, fifty miles away, to do much of the family trading. That meant several days on the road each trip. It took all day to go to mill on horseback with a sack of wheat, which was ground into flour and

returned—minus the toll. Hogs were slaughtered at home and hauled to Peoria, on the Illinois river, or to New Boston, on the Mississippi river, which were two early markets about equally distant from the home. Threshing at first was done with a flail, and other farm work by similarly primitive methods. The children early were taught to do and to endure and waste nothing.

Adolphus took part in the farm work as soon as he was strong enough. When he was 14 he did as much as the average grown man, handling a team in the field, plowing, cultivating, binding grain, and otherwise "making a hand" by day and milking ten cows morning and night. He was large and strong for his age, developing early, and always being well above the average in physique. In the winter he and his brothers walked a mile to the district school, doing the "chores" morning and night, one of these being the feeding of two or three carloads of beef cattle. One of the few departures from farm routine during his youth was brought about by the building of the Rockford, Rock Island & St. Louis railroad, now the Chicago, Burlington & Quincy. A line passed near the Talbot farm and young Adolphus for a time held down the job of carrying the chain for the surveying gang. The fifteen members of this party spent a winter at the Talbot place, taxing the facilities of an establishment which had been built for a home, rather than for a hotel.

Children of the Talbot family learned their three R's at the Republican district school, the name reflecting the political convictions of the community, and the father, who always was a member of the board of directors, because he was able and interested, was permitted to conduct the affairs of the district, as a rule, without either help or hindrance on the part of his two associates. He was left to hire the teachers and to take responsibility for finding a place for them to board, which usually was in his home. The Talbot children grew up in two groups of four each. The fifth, a boy, died while young, so there was a break of several years between the youngest of the first four and the eldest of the younger quartet. The first group were given three years each at Knox college, Galesburg. This took them through the preparatory, freshman, and sophomore years. The father felt that he could not afford to carry their education further and all accepted the dictum, left college and took up teaching temporarily. By the time the second group were ready to emerge from the district school stage the family fortunes had made marked improvement, but the parent decided that it would not be fair to give them better opportunities than the others had enjoyed. They were, therefore, limited to three years in Hedding college at Abingdon, Illinois, which by that time had been opened and which was patronized because it was a Methodist institution.

Of all the children Adolphus was the only one to openly question the wisdom of quitting school after the sophomore year. In fact, he told his father that he was determined to finish the course and as a means to that end he took an examination, secured a teacher's certificate and actually engaged to conduct a country school in Knox county. At this point the elder Talbot relented—slightly. It had been his custom to give each of his children on attaining their majority \$1000 in cash or a team of horses and farming equipment of equal value. "If you have fully made up your mind," he told his

son, "and are willing to squander your thousand dollars going to school instead of using it to get a start in life I'll advance it to you, but remember when it is gone it will be all you will get."

Adolphus never taught school but he did a number of other things to help eke out expenses while completing his general education and preparing for the legal profession. He made that thousand dollars last seven years and when he left law school with his sheepskin he had a balance of \$50 with which to find a location and pay his way until he could establish an income. He graduated as valedictorian of the class of 1881 at Hedding and then attended the Union College of Law in Chicago for two terms, taking the regular course. Union college being the law department of Northwestern and Chicago universities, he is an alumnus of both these schools. Hedding later conferred upon him the honorary title of LL. D. and Northwestern that of L. B. During his first year in college his father sold the old home farm of 320 acres and retired to the village of Alexis, where he spent his remaining days in comparative ease.

Decision of the young man to follow a professional career resulted from an incident occurring one summer immediately after the close of the college term. Returning home soft from lack of regular physical exercise, he undertook on the first day of his summer vacation to do a full man's work in the harvest field. The heat and the unwonted exertion combined brought on prostration and the family doctor, on being consulted, expressed the opinion that he was too delicate to be a farmer and ought to find some kind of a job in town. The fact is that the invalid soon recovered and enjoyed ever afterward, as he had done up to that time, exceptionally good health, but the suggestion struck a responsive chord and bore fruit in resolve.

One of young Talbot's closest friends was Archie A. McClannahan, son of Dr. John P. McClannahan of Alexis. The Doctor, an army surgeon, being in demand far and wide, was the most conspicuous example of professional success on the immediate horizon. His son was resolved to follow in his footsteps, as did an older brother, and what more natural than that the chum of his son should veer the same way. But fate had not yet given the final twist to circumstances.

At Hedding college young Talbot came under the instruction of a zoölogy teacher who made a specialty of field and laboratory work. On a certain occasion he was assigned to dissect a snake. He captured the reptile in its native haunts, brought it in triumph before the class in his coat pocket and chloroformed and dismembered it according to schedule. Perhaps it was a warm day and the chloroform may have affected him. At any rate the experience nauseated him and before he had finished, it came to him that if surgery was anything like that he wanted none of it. Straightway he announced to his friend Archie that he had changed his mind and decided to be a lawyer, and Archie, being a true friend, replied that he would do the same. And so the influence of the serpent, which back in the time of Adam so profoundly affected the destinies of the human race, lost to medicine and gained for the law two able exponents. In earnest of his decision Adolphus borrowed books from J. J. Tunnicliffe, state's attorney of Knox county at Galesburg, and read law at home during the vacation of 1881. Young McClannahan also turned to Black-

stone and in time became a leading attorney in Warren county, and is now a successful lawyer of Chicago.

In law school Adolphus became acquainted with William Jennings Bryan, with whom he was so closely associated in later years and who located at Lincoln, Nebraska, at his suggestion. The two began their law course at the same time in a class of eighty-five members, which was presided over on its first meeting by Harvey D. Hurd, author of "Illinois Statutes" and famous as an authority on legal questions. As dean of the school Mr. Hurd called the roll alphabetically and assigned the members to seats. These seats, by the way, were old-fashioned wooden benches, each with room for two students. When Bryan's name was called he was sent to a certain bench. Talbot, coming near the end of the list, when the next aisle was being filled, was directed to the seat adjoining. By mutual introduction they became acquainted and were warm friends ever afterward.

As soon as they had completed arrangements for their schooling and engaged living quarters the two young men started out together to find work in city law offices, as was customary, to help pay expenses. They found it without a great deal of difficulty, Talbot with George S. Willetts, assistant general attorney for the C. B. & Q. railroad under General Attorney Wirt Dexter, and Bryan with Lyman Trumbull, then state senator and a prominent democrat, who knew his father, also a democratic leader and a judge in Marion county, Illinois. At this time Talbot was 22 years of age. Bryan was a few months younger, but wore a full black beard.

During all the time they were in law school the two students filled the menial positions of office boys for the firms to which they were attached. Their duties included plying the broom and other janitor work and running errands, as well as looking up authorities, all for \$5 a week. Between times they endeavored to absorb as much legal lore as possible. They lived most modestly and the \$5 paid for their keep. Their rooms were shabby and they ate sparingly and wherever they could do so most economically. Often they walked two extra blocks to get two sweetened rolls for a nickel for breakfast where they might have had two similar rolls without the walk, but also minus the sweetening, for the same price. Crackers and milk answered for a meal on many occasions.

The law course was finished in April, 1883. Bryan already had matured plans for his future. Talbot was offered a junior partnership in Mr. Willetts' office but he had developed a distaste for the city. He decided to seek another location, preferably one in newer territory than Illinois. V. G. Lyford, also a classmate in law school and a Hedding alumnus, joined fortunes with him and they went to St. Paul. In a few days he had parted with half his small store of cash for railroad transportation. At St. Paul the young men learned that Pierre, South Dakota, was generally regarded as a coming town. The first railroad had just been completed to that point and settlers, without stopping to consider whether the soil would support an agricultural population, were rushing into western South Dakota by hundreds.

To Pierre the young lawyers went, but some way they were not impressed. Perhaps the presence of Indians, who were encamped all

about the place, had something to do with it. At any rate, after spending three days watching people feverishly at work building temporary dwelling places and unloading materials from the cars to be taken still farther west by wagon, they returned to Minneapolis. That city looked much better to them then and they decided to cast their lot there. They rented an office, bought furniture and found a place to board. That very night an April blizzard, one of the most severe ever known, broke. Before it had spent its force snow covered the ground to a depth of four feet and transportation was paralyzed. Two young, promising prospective citizens of Minneapolis conferred and decided that a country in which four feet of snow was liable to fall in April was no place for them. The first train south after the blockade had been lifted bore them away, Lyford to visit a relative at Clarinda, Iowa, and Talbot to see his sister, Mrs. Andrews at Crete, Nebraska.

James W. Dawes, governor of Nebraska at that time, lived in Crete. Through his sister, who was a friend of the Dawes family, Talbot met the governor, who took an interest in him and persuaded him to try his fortune in Lincoln, then a city of 12,000 sprawled out over the prairie, with a little old-fashioned state capitol and not a great deal else to commend it. It looked more permanent than Pierre and there was none of Minnesota's snow, however, and straitened financial conditions demanded action, so Lincoln it was. Lyford was agreeable and the firm of Talbot & Lyford began business May 1, 1883, full of energy and hope but sadly lacking in tangible assets. The months that followed were ones of actual privation. The partners slept in their office and ate when and after the manner dictated by circumstances. Lyford became anxious for business and welcomed an offer to return to Illinois and help his father administer an estate and dispose of mother's cooking. When he left Talbot gave him \$5 for his interest in the business and his share of the office equipment, which consisted of half a dozen books, desk, table, and a couple of chairs. The junior partner, although possessed of a well-balanced legal mind, had had enough of law. He subsequently became a merchant at Neponset, Illinois, and the profession knew him no more. At the time this was written he was conducting a large and successful mercantile establishment in Falls City, Nebraska.

After Lyford had gone there was just as much business as before and only one left to absorb the emoluments, so the effect was virtually to double the income of the remaining member of the firm. With earnings from collections and some fire insurance commissions Talbot awakened, a few weeks later, to the fact that he had taken in \$35 in coin of the realm in a single month. That was affluence. Besides he had just been appointed local representative of the Missouri Pacific railroad. He now felt justified in taking a step he long had contemplated but always had deferred because of lack of the wherewith to buy food and clothing for two. May 15, 1884, back in Abingdon, Illinois, where he had met her during his college days, he was married to Miss Addie Harris and led her in triumph to Lincoln. There he purchased a \$300 lot and with \$900 secured through a building and loan association erected a four-room house which served as their home for fifteen years and is still standing and in good repair.

It may be of interest to tell of the first meeting of the future lawyer and his bride-to-be, since the manner of it and their joint activities for several years before their marriage very likely had something to do with the exceptionally happy relationship they have enjoyed in their later life. Circumstances brought them together for the mutual study of music and art, in which both became proficient and which, it must be admitted, is an ideal basis for matrimonial felicity.

Mr. Talbot went one day to the college library to rehearse for some musical part in a program to be given by the Lincolnian society, a students' literary organization. He had been assigned to sing bass. In the room he observed a young lady who evidently had come to rehearse for the same number. He presented himself and learned that she was Miss Harris and sang contralto. For three years after that the two were thrown in contact with each other as members of the choir of the Methodist church and of other vocal organizations. Miss Harris later graduated from the Peoria Conservatory of Music and attained something more than a local musical renown. The couple have three children, Marie Frances, wife of Charles Stuart; Robert Harris Talbot, and Eleanore Virginia, wife of Richard L. Kimball, all living in Lincoln.

While in law school Talbot had made a special study of corporation law and his duties in the office of Mr. Willetts familiarized him to some extent with the business of railroads. Soon after locating in Lincoln he cast about for an opening to identify himself with the legal department of some railway company. Finding no vacancies in his field he wrote to the general counsel of the Missouri Pacific company, modestly listing his qualifications and soliciting employment. This was a most unusual and informal proceeding and might have been construed as an exhibition of nerve, since the company had no extensive lines in Nebraska at the time to create business and the writer really had done nothing to prove his ability to handle it, should legal services be required later. Why the general counsel replied at all Mr. Talbot never has been able to explain to his own satisfaction, but he did so, saying that while there was no opening at the time there might be one in the future and the application would be kept on file.

One day after Talbot had almost forgotten the incident he was visited by P. J. Nichols, superintendent of construction for the Missouri Pacific, who sent him out in the country about eight miles next morning to purchase some right of way at a point where it was proposed to locate a townsite. Instead of buying only the right of way, the young lawyer closed a deal for an entire farm. This bold stroke pleased the railway company's officers and they put him in charge of the work of acquiring right of way for all branch lines in Nebraska. He was this company's assistant general attorney for that state until 1903 and the place as general attorney was at one time open to him had he been willing to accept it.

In 1887 Bryan, then located in Illinois, came through Lincoln on a business trip, stopping for a visit with his old classmate. The latter, at parting at the railway station, suggested that he return to the city to practice law, urging that there was an exceptionally

good opening for one of his legal ability and political views. A partnership was held open to him. Some time after returning home Bryan wrote that he had been seriously thinking about the proposition and that if the offer of a partnership had been made in good faith he was prepared to accept it. That is the way the law firm of Talbot & Bryan came to be formed. During this partnership Mr. Thomas S. Allen, a promising law student of the Nebraska University, read law in the office of the firm and after graduation in 1890 was admitted as a partner, the law firm continuing as Talbot, Bryan & Allen until 1897, when Bryan, having been a candidate for President of the United States on the democratic ticket in 1896, decided to retire from the law and devote all his time to the lecture platform, the publication of a political magazine called "*The Commoner*," and to politics. Upon his withdrawal from the firm, the business was continued under the firm name of Talbot & Allen. Mr. Allen had married a sister of Mr. Bryan, cementing a little closer, possibly, the happy and pleasant relations of the members of this firm. Mr. Allen, like his distinguished relative, was a democrat and later served for eight years as United States District Attorney with fine distinction, appointed by President Wilson. This partnership of Talbot & Allen continued until the affairs of the Modern Woodmen of America came to demand the entire attention of the senior member, when in 1903, he felt obliged to give up legal work altogether because of this larger opportunity before him.

During the ten years they were in business together Talbot and Bryan enjoyed an ideal relationship. Each trusted the other implicitly and neither ever had cause to believe that his confidence had been misplaced. Each collected for the firm such accounts as came his way and every thirty days there was a settlement in which the proceeds were equitably divided. In all that time Mr. Talbot recalls but a single disagreement over financial matters and that was when Bryan refused to accept his share of a fee. The junior member was serving in Congress. While he was away Talbot and Allen tried and won a damage suit for a client named O'Neal, who was a personal friend of Bryan. Since the last named had done none of the work he declined to receive his share of the fee. When Talbot insisted he took the money and gave it back to O'Neal.

After his first campaign for President, Bryan wrote a book, "*The First Battle*," which was a big seller. One day he brought in a check for \$14,000 and laid it on his partner's desk. It represented the amount he received in royalties. Talbot congratulated him on his success as an author and asked what he proposed to do with so much money. To his surprise Bryan replied that he intended to divide it among the Nebraska organizations of the democrats, populists, and silver republicans in proportion to their support of the democratic ticket in the preceding election, and that is what he did. So much for the propaganda branding Bryan as a Shylock, which his political opponents later circulated so freely.

In settling with his partner each month Bryan from the first declined to share the former's emoluments as railroad attorney or from any corporate source whatever. With an eye to his political future he

saw to it that the charge that he had been subjected to any influence in this manner which might divert him from the straight path of duty could never truthfully be laid at his door.

Conclusive evidence of the confidence which they enjoyed in their community is furnished by the fact that the time Bryan made his first race for President the firm was conceded to have one of the best paying and most desirable practices of any in the State of Nebraska. It had more than three hundred cases on the docket for ensuing terms of court.

At Lincoln Bryan lost no time in making himself known to the democrats of that city and of Nebraska. Talbot already had become a man of influence in the Republican party. For years the two, though they were business associates, sharing their joint income, and the closest of personal friends, worked with consistent zeal each to prevent the other from attaining his political objectives. It is doubtful if a parallel instance ever occurred in this country, certainly there has been none in which the parties interested rose to such prominence. It is a tribute to their high standing in city and state that their good faith seems never to have been seriously questioned, nor were they, apparently, otherwise compromised in the public mind by their double relationship. Both took the stump regularly during campaigns, not infrequently the one to oppose the other as a candidate. Each assured his hearers that the other was a good lawyer, a fine fellow personally and an honest man, but decidedly off in his political views—and the people understood it and them thoroughly. From 1890 to 1898 Talbot was chairman of the Lancaster county republican central committee and part of that time Bryan served in a similar capacity for the democrats. They associated with men of diametrically opposite political views and abused no confidences. In the same general offices they outlined the strategy of opposing campaigns and then went out to win by any honorable means.

One might conclude after reading the foregoing that the firm of Talbot & Bryan was merely a sort of political training camp, maintained by a pair of sparring partners to help them in keeping fit for the party arena, but it was nothing of the sort. Politics always was a side issue, at least, with the senior member. The law business came first and the extent and character of the practice established reflected the care and attention that was devoted to it. In their private relations there was always the best of feeling. When together they avoided serious discussion of political subjects. Each conceded the other's right to his private views and whatever he was able to cash them in for and let it go at that.

Bryan was elected to congress in 1890 with 5000 majority in a district normally 6000 republican. The hard times that immediately followed reacted against him and he was defeated as candidate for the United States senate in 1895. In 1896 when he was making his first race for President, Talbot was a candidate for state senator from Lancaster county. What the former's fate was everybody knows, but Talbot was elected and two years later reelected. At the conclusion of his second term he was urged by party leaders to make the race for governor, and later for congress, but decided that he had enough of public office. He reached this conclusion about the time Bryan was

making his second unsuccessful campaign for President and never has had occasion to regret it. In fact, he now holds that it was one of the wisest decisions he ever made—next to the one to get married as soon as his income had grown to \$35 per month.

During Talbot's incumbency of the state senatorship he was once called upon to act as governor for a period of three weeks. It was in 1900 and he was president pro tem of the upper house, a place he held throughout his second term. Both the governor and lieutenant-governor were populists and in June they went away to attend the national convention of their party, leaving the president of the senate to run things. There was not a great deal for the acting governor to do at the time and his temporary incumbency was considered something of a joke on the populist party by his friends. Entering into the spirit of the thing he retaliated by issuing a lot of "phony" commissions to the jokers as members of an imaginary staff, conferring upon them high sounding and unheard-of titles. He also extended executive clemency to those whom he assumed were in particular need of it. His crowning act in the latter connection was the issuing of a full pardon to Bryan for all his political errors. Press and public joined in the merriment and it is altogether probable that the acting governor, while serving his constituents just as well, had a great deal more fun and satisfaction than the real governor would have enjoyed during the three weeks had he remained at his post.

In 1889 Talbot, at the instance of F. F. Roose, became interested in Modern Woodmen of America, then attaining some strength in Nebraska, with one Camp already established in the city of Lincoln. Mr. Roose, then Head Adviser of the Society, was a member of the same church as the young lawyer and so was F. A. Falkenburg, a leading fieldworker of that day, who later became the president of the Woodmen of the World, Pacific jurisdiction. Seeing merit in the Modern Woodmen plan and a good field for a second local Camp in Lincoln, the future Head Consul applied to J. C. Root, founder and head of the organization at that time, and was given a Special Deputy's commission, with instructions to enroll as many state officers and other prominent men as possible. Mainly through his own efforts 100 applications were signed in a few weeks. Thereupon, with Rituals and instructions from headquarters F. F. Roose Camp No. 969 was organized by Neighbor Talbot without outside help. The meeting took place June 7, 1889, in the old McConnell block, now gone. Much enthusiasm attended the venture. Ten men were selected as a nucleus and empowered to vote upon the admission of ten others and then all the remaining ones were adopted in groups of the same size. Talbot was elected Consul. He obligated Ed Young, who was chosen Clerk, and the latter thereupon obligated him. The first board of managers was composed of Ed. M. Roggen, secretary of state; E. R. Sizer, clerk of the district court, and William A. Leese, attorney general. The bar, headed by Judge Allen W. Field, was strongly represented among the members.

Bryan already was a member of Camp No. 190 of Lincoln, which he had joined a year earlier. Both he and his partner were chosen delegates by their respective organizations so that both were entitled to sit in the special Head Camp at Des Moines when it was called

for August 12, 1890. Since it was obviously unwise for both to be absent from the city at the same time, it was arranged that Bryan alone should attend. He did so and for the first time was thrown in contact with a generally representative body of men facing a critical issue. His eloquent and logical plea for harmony at a time when the meeting was in imminent danger of splitting up into factions resulted in his selection as chairman of the committee on reorganization, known as the Committee on Laws and Ritual. However, the regular Head Camp at which his committee was to report would not be held until November in Springfield, Illinois. In the meantime he became completely absorbed in his first campaign for congress. By mutual agreement Talbot went to Springfield in his place, being there chosen by the Nebraska delegation as its head and its representative on the body of which Bryan had been chairman. In the discharge of his duties he, too, manifested such marked ability and high qualities of leadership that he was rewarded with election as member of the Board of Directors, a position which involved considerable work and no great emoluments, present or prospective, in the light of what was then known. It is improbable that he would have consented to become a member of the official family of the Society had he even suspected at the time that his duties ever would interfere with his law practice. His heart was then set upon a professional career, which seemed to him to offer a great future, with political honors, to which he was not at that age averse, in the background.

It is altogether likely, too, that the future Head Consul never would have taken sufficient interest in Modern Woodmen affairs to attend the Springfield Head Camp had it not been for the wide publicity given to the controversy between Head Physician P. L. McKinnie and the then Head Consul Root over the management of the organization. It was evident that the life of the Society was threatened and Mr. Talbot was one of the many rising young men among its members who sacrificed what at the time seemed to be their personal interests to try to get at the bottom of the troubles and correct them. Root had visited Lincoln and, in company with Head Adviser Roose, endeavored to sustain the position of the administration before the members in that city. On the whole Mr. Talbot, after closely questioning him, was inclined to think that he had satisfactorily answered most of McKinnie's charges, to sympathize with him in his predicament and to suspect the motives of the belligerent Head Physician.

Mr. Talbot went to Springfield for the Head Camp via Monmouth, Illinois, where he changed trains. Soon after leaving the latter city some one came to his seat in the train and touched him on the shoulder. It was Root, who sat with him most of the way to Beardstown and devoted the time to discussing the troubles and perplexities in which the Modern Woodmen and its Head Officers had become involved. He painted a dark picture of the situation, which he said had been made doubly difficult by the restrictions of the Illinois charter and the personal activities of McKinnie and other disgruntled ones in the state.

Finally, on impulse, the young attorney said: "Mr. Root, if conditions are as you represent them and there is no possible chance of restoring permanent harmony in the Modern Woodmen as now

organized, why do you not go to some other state and start an altogether new society, one which will embody your ideas and eliminate the trouble makers?" Though he had spoken in good faith, if without special forethought, the reply stunned him.

"My dear young man," said Mr. Root, "I have already done that very thing. I have organized the sovereign jurisdiction, Woodmen of the World, with headquarters in Omaha, a more stable form of government and no territorial limits. I have a copy of the mailing-list and of all applications from the Modern Woodmen records and expect that the majority of the members and most of the leaders will come with me as a nucleus of the new society. I hope I may count upon you to personally assist in the undertaking and assure you that you will lose nothing if you do."

The sovereign jurisdiction, as a matter of fact, had been formed several months previously and some newspaper publicity had been given it, but Mr. Talbot was a busy man and this was his first inkling of what was on foot. Root's plans and the thoroughness of his preparations to successfully execute them shocked him. He felt that the Modern Woodmen had been betrayed and wanted time to think it over. He made an excuse to leave the Head Consul and had no further conversation with him prior to or during the Head Camp. Root's refusal to be a candidate for reelection he understood to be based on the uncertainty of tenure, even if successful. The Pavey ouster suit was then pending against all the old Head Officers and events proved that Root's fears of an unfavorable outcome were well grounded.

As spokesman for the Nebraska delegation, Mr. Talbot was one of the prominent figures in the Head Camp, despite his comparative youth. His position automatically carried with it the place on the Ritual and Laws committee, to which Bryan had been originally appointed. The Nebraska delegates caucused each noon and evening. The Law committee worked until midnight daily and was frequently called upon to report progress. Illinois was for continuing a central jurisdiction but the other states were not. Nebraska and Kansas worked together, J. G. Johnson being head of the delegation from the latter state. It was decided to create a Board of Directors and a Board of Auditors to put an end to the control up to that time centralized in the Head Consul and Head Finance committee which he had power to appoint. It was agreed that both Talbot and Johnson should be candidates for office but it was undecided at first whether for Director or Auditor. Illinois having agreed to support W. A. Northcott for Head Consul his election was conceded. The two western states were quick to fall in line for him. Illinois, under the charter, was also required to have at least three of the Directors, and might take them all if the other states were not careful, since it had no end of candidates and more than half the votes.

Much thought was given to means of securing a fair and prompt expression by the delegates in the choice of officers. Mr. Talbot was thoroughly familiar with the Australian ballot system, which had been adopted in Nebraska in 1887 and which he had actively championed at the time. It occurred to him that it might be used with good results in the Head Camp. Nobody else present seemed to

know much about the plan and when it was suggested several leaders actively opposed it, among them Milton W. Mathews, head of the Illinois delegation and one of the five men destined to be chosen Director. After a debate of some length the delegates were convinced and the Australian system won. Five voting places were arranged for. Mr. Talbot was appointed chairman of the committee charged with the printing of the ballots.

Nebraska and Kansas finally decided that they preferred to be represented on the directorate rather than the Board of Auditors. A majority of all votes cast was necessary to a choice. With a multitude of candidates in the field their chances obviously would be improved if the two western states voted at first for nobody except their own nominees for Director. At Talbot's suggestion this was done. The plan was kept secret and was not revealed until the count of the first ballot was made. Then it was found that Talbot and Johnson had received a majority of all votes cast, being the only Directors chosen on the first ballot. Their experience at Springfield was the beginning of a long period of close association for the two men in Modern Woodmen affairs. Together they planned many of the steps taken in the upbuilding of the Society under the new administration, and while they did not later always fully agree in fundamental policies and the Kansan was a candidate for the Head Consulship at the time the Nebraskan was elected to that office in 1903, they always were close personal friends.

Kansas and Nebraska were solidly for Maj. C. W. Hawes of Rock Island for Head Clerk, mainly because he was favored by Mr. Northcott, and played an important part in his election in a close contest. In fact, the two states really cut a figure in the reorganization of the Society out of proportion to their membership, mainly because of the systematic manner in which they selected and pursued their objectives. Differences were adjusted in caucus and a united front was shown on the floor of the Head Camp.

After the Springfield meeting the new Head Officers went directly to Fulton to set the machinery of the Society, which had almost ceased to function, in motion again. Conditions scarcely could have been worse. For months doubt and suspicion had reigned and business had been sadly neglected. The office force lacked leadership and in some departments had practically suspended operations. Minor employees had reason to expect that the new broom, which had made such a clean job of it at Springfield, would also sweep them out when their turn came.

A considerable portion of the Head Clerk's records had been dumped into a large dry goods box. Names of all members were written in a single large book with hieroglyphics set opposite them which the one who made them may have understood but which were undecipherable to any one else. Supplies were depleted, in some cases exhausted, and the treasury was overdrawn to the extent of several hundred dollars. The old administration had taken all the money in sight, and some besides, when it voted itself mileage and per diem at Springfield. A difficult task confronted the new officers, doubly difficult because they knew practically nothing about the manner in which Modern Woodmen had been conducted and were no better in-

formed upon the general principles underlying fraternal insurance. Had they been able to foresee, with a single glance into the future, all the troubles that were immediately before them, some among them might have considered stopping or turning back. Being endowed, however with faith and hope and abundant mental and physical energy the thought of failure found no abiding place in their minds. They went forward and the rock crumbled and the sea divided before them, while manna fell from the skies and water gushed up from the desert to sustain the struggling Society.

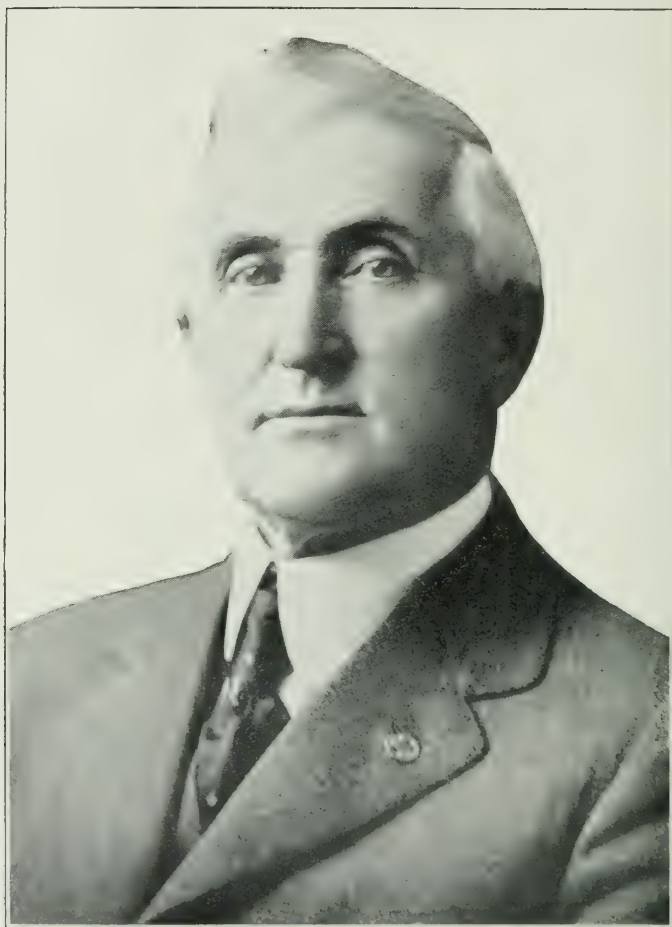
First thing they did was to get down on their knees on the floor, not to pray, but to assort jumbled records and restore some semblance of order. Next they engaged Herbert E. Casteel of Rock Island, an expert accountant, to superintend the rewriting of the entire membership list for index purposes and open a new set of books. Letter-heads were exhausted and an order for new ones was sent to a printing firm in Chicago. Notice promptly came back that Modern Woodmen of America had no credit standing and money must accompany the order. Each Director thereupon contributed \$10 in cash and Head Consul Northcott and Head Clerk Hawes were instructed to use the money to pay for new stationery and such other incidentals as were absolutely necessary at the moment. There were some lean months before the returns from the special Per Capita authorized by the Springfield Head Camp came in and Camps which were in arrears were induced to settle, but the rehabilitation of the Society, once begun, was almost magical.

Much of the success of the reorganization must be attributed to the policy established in the Springfield Head Camp of shutting off all controversy over the old troubles. Reports of that meeting were edited by Director Johnson to eliminate personal reflections and disputed statements. Claims arising from acts of the old administration were adjusted as rapidly and as quietly as possible. It was found that Root was indebted to the Society to the extent of about \$600, mainly in connection with supplies that had passed through his office. He admitted the justness of the claim but did not respond to demands for payment. Finally, rather than stir up another controversy, with attendant publicity and probably court costs, the Directors decided to charge the item off the books and drop the matter. Litigation was avoided wherever possible and results justified anew the wisdom of the adage, "Least said soonest mended."

The years from 1890 to 1903 were ones of almost phenomenal growth for the Modern Woodmen. As Director during that period Mr. Talbot did his full part in building up the Society, in perfecting its system of doing business and in safeguarding its property and funds. Until 1895 practically all the responsibility rested upon the five members of the Board, which then had all its present powers and those now vested in the Executive Council besides. As the organization grew in size and importance it demanded an ever increasing portion of the time of its officers. Gradually Mr. Talbot withdrew from the active practice of law, giving more and more attention to fraternal matters. His grasp of the Society's needs and his capacity for leadership broadened, especially during the last two terms as Director, so that, when at the 1901 Head Camp Head Consul Northcott



TRUMAN PLANTZ
General Counsel



JOHN E. SWANGER
Superintendent of Sanatorium

announced that the ensuing term would be his last, an undercurrent of feeling for the Nebraska Director as his successor was discernible. Not only was he considered well qualified but he had the advantage also of a record which was free from anything that might make him personally objectionable to the membership or any considerable part of it. It was then and remains to this day his firm conviction that the Society is perfectly able to direct its own affairs and should be permitted to do so without interference either from the outside or by those whom it invests with administrative authority. That has been the guiding principle which has determined his course throughout his official career.

The administration which went into power in 1890 really outdid the proverbial new broom—it was more like a vacuum cleaner. So spic and span did it keep the premises that the few who nosed around trying to find a few specks of dirt or stray cobwebs in the dark corners were notably unsuccessful. The nosing was done, as usually happens, by individuals with axes to grind. It was necessary to make official changes now and then and, of course, not everybody would be satisfied. Against all faultfinders of that day, however, the administration had a perfect defense. It had only to point to its record of unparalleled success.

From the standpoint of popular interest the big event of the first few years after 1890 was the contest over the removal of the Head Office from Fulton to Rock Island. Actual removal did not take place until 1897 and there was some litigation over the question even after that. Matters reached such an acute stage during the later days of the controversy that Head Officers had reason to believe at times that they were in some physical danger when they visited the Head Office for the regular transaction of business. For a time they entered the city by circuitous routes rather than invite unpleasant attention by railway station loiterers, and once went so far as to hold their monthly meeting in another place. Director Talbot regularly attended meetings held in Fulton and did his full share toward making the mandate of three Head Camps which had voted for removal from that city effective. Out of this conflict grew an ambitious investigation of Modern Woodmen affairs by friends of Fulton in the hope of stirring up some sort of a revolt and diverting attention from the removal issue. So sweeping were the charges preferred in the formal report, however, and so fully were they met by a counter investigation conducted by delegates-at-large from the several states of the jurisdiction that the enterprise fell flat. No delegate was willing to sponsor the findings before the 1897 Head Camp.

During the early '90's Modern Woodmen Head Officers actively concerned themselves with the setting up of the beneficiary department of the Royal Neighbors of America, conceiving it to be a move in the interests of the former Society. Mr. Talbot was a member of the joint committee from the Modern Woodmen and Royal Neighbors which met in Peoria in 1894 to provide laws and plans for the life insurance branch of the latter organization. Before the close of the committee session the question arose as to who should receive the first certificate. Fifteen officers of the two organizations were

present, all desirous of heading the roll. By agreement lots were drawn and Head Clerk Hawes won the honor, the others also being assigned the numbers they had drawn. When Mr. Talbot's turn came he pulled number thirteen out of the hat. Disclaiming any ingrained superstitions he expressed himself as willing to abide the result, even though it also happened that the day was Friday, but some one interceded on his behalf. When his certificate was delivered it was found to bear number fourteen. Number thirteen never was issued by the Royal Neighbors.

In the first years of the Northcott administration need for an increase in the rates of contribution by members to avoid an eventual levying of double-header assessments became apparent. The Head Consul raised the question at the 1895 Head Camp and afterward undertook the stupendous task of educating the members with a view of securing their approval of either a reserve fund, scaling of certificates, adoption of the step rate plan, or of all three. The undertaking, however, was too big to be engineered in so short a time to a successful issue. It is generally believed that his efforts in this connection were directly responsible for the physical breakdown of the Head Consul and his subsequent retirement. Like a high strung horse, he fretted under a heavy load and soon wore himself out.

One of the first obstacles he bumped into was the opposition of J. G. Johnson. Johnson had been maneuvered off the Board in 1895 to become the first General Attorney, but he was considered one of the most capable leaders of the Society and lost nothing through the change in either influence, standing, or ability to get his views before the members. He contended that a fraternal insurance society had no right to change the rates of its members or fundamentally alter its original plan of doing business and, being a plausible reasoner and having in advance the sympathies of those who didn't wish to pay more, he was able to rally a large percentage of the members to his banner. In 1899, at the instance of the Head Consul, Johnson was dropped as General Attorney, but in 1901 he was reappointed for his final two years in that office.

When he saw that his health would not permit him to continue in the service Mr. Northcott became deeply concerned regarding his successor. Of the General Attorney's ambitions there had long remained no doubt and the retiring leader felt that his election as Head Consul would be a calamity. He sought a good, strong, able candidate who would be able to defeat the Kansas man. Talbot apparently filled all requirements. Other Directors had come and gone, leaving him the only member of the original Board of 1890 still serving. While campaigning in Nebraska on the rate question during his last term the Head Consul paid a visit to Mr. Talbot, spending two days as the latter's guest, and finally persuading him to announce his candidacy. "The trouble with Johnson is he always wants to get through the door first," the Head Consul said in one of their conversations while he was in Lincoln. Thus in a sentence he summarized the difficulty he had met in getting along with the Kansas man and his reasons for believing that he was not fitted to lead the Society.

It was easy to secure the endorsement of Nebraska, which lined up at the 1903 Head Camp for the administration, though against its rate revision plan, which was submitted at that time. Director E. E. Murphy opposed Johnson in his own state and got considerably more than an even break. The contest before the Credentials committee in which the Kansas leader was shown up to his disadvantage and which resulted in a split delegation, ended whatever chances he might otherwise have had to be elected Head Consul. In the absence of any other really formidable aspirant and aided by the influence of Mr. Northcott, Mr. Talbot's success was assured from the start. When the time came for nominations his name was presented by Nelson C. Pratt of Nebraska. Johnson, seeing the delegates favored Talbot, moved his election by acclamation, paying him a really fine personal tribute, and it was done.

The manner in which Mr. Talbot accepted the honor must have gone a long way toward convincing the Head Camp that it had made a wise choice. His address was characteristic, covering everything that should have been covered and apparently leaving nothing that was essential unsaid. It included a pledge to deal justly with all, a tribute to his predecessor and the other Head Officers and an appeal for unity and a sane consideration of the rate question, the whole couched in terms so evidently spontaneous and sincere that it made a deep impression and tended strongly to eliminate such scattering opposition as had previously existed. Reading that address now it is easy to understand why the man who delivered it always had received the solid support of his state for Director and why he has since weathered all storms through which the Society has passed, retaining the confidence alike of his official associates and the members generally.

From 1903 down to date the story of the life of Mr. Talbot is interwoven so intimately in the history of the Modern Woodmen that it is impossible to tell the one without at least outlining the other. He has presided over all the Head Camps of the Society during that period and practically all the monthly sessions of its Executive Council. His rugged honesty, sense of fairness, breadth of sympathy and tact have made him an ideal arbiter in adjusting the differences between individuals and factions which inevitably arise in so large an organization, and without question have helped to assure his reelection at the close of each term. There has been an abiding conviction among those who gave the matter thought from time to time that nobody else was so well fitted for the office as he. He has been charged with responsibility for the field work, maintaining and improving an organization which always has been by far the most effective in the domain of fraternal insurance. He has been commander-in-chief of the Foresters, the leading semimilitary body in the country and which has advertised the Modern Woodmen before the public with such good results. He was one of those chiefly responsible for the establishing of the free tuberculosis Sanatorium which has figured so notably in the world-wide campaign against the white plague. In the relief work of the Society for its own members, in the things it has done to advance patriotism and public welfare, in its extensive educational undertakings to promote health and happi-

ness and maintain American ideals, his has been the vision which inspired and his the hand that guided to practical results. Small wonder that his duties as Head Consul have so fully occupied his time and that he was led to turn from the law to fraternal work as affording a wider opportunity for usefulness.

When he became chief executive of the Society Mr. Talbot decided to build upon the foundation laid by his predecessor, rather than undertake at the outset to introduce radical changes. He took over practically the entire office organization of Mr. Northcott and removed it to Lincoln. Recognizing the danger of individually trying to cover too much ground he sought out men capable of assuming responsibility in the several departments of the work. One of his first acts was to appoint a Supreme Organizer to have personal charge of the fieldworkers. By thus delegating his powers he was able to avoid being cluttered up with too many details, and to keep a better perspective.

The 1903 Head Camp resulted in the adoption of what was known as the "Iowa" plan of rates, which was only a makeshift but apparently the best one that the majority of the members were willing at that time to see applied. Building up a surplus to help defer the day when a further increase would be necessary was made impossible by a provision requiring the skipping of assessments whenever the Benefit fund attained certain limited proportions. That further action at no distant date would be necessary was perfectly apparent to all competent and unprejudiced minds and so the problem, from the Head Officers' standpoint, became one of finding out what the Society's rates of contribution ought really to be, based on its own experience, and of educating the members up to that standard. This they at once set out to do, though the educational process proved slower than had been anticipated, chiefly because of the organized opposition to any rate increase that developed. This was inspired partly by ignorance, but mostly by the personal ambitions of those who did the organizing. The agitation was fated to continue for fifteen years, or until the World war brought the members solidly together for a common patriotic purpose, silenced the voice of the obstructionist and paved the way for the inevitable adoption of enduring rates. The special Head Camp in 1919 marked the turning point in the affairs of the Society. By 1921 insurgency, as it had come to be known, was no longer actively manifested and the harmony to which Mr. Talbot always had looked forward became a reality.

During all these years the rate question demanded much of the time of the Head Consul. His office was the storm center in all the acute stages of the controversy. He was tried, indeed, with fire. Upon him fell chief responsibility not only for carrying forward the work of education and in dealing with disintegrating forces within the Society, but also of defending the organization from enemies and busybodies without who were trying to dictate terms upon which it might be permitted to do business. As the most successful fraternal insurance concern its weaker contemporaries looked to it for leadership in the fight against legislative and regulatory encroachment, while its prominence made it a shining target for snipers behind

the old-line breastworks and brought it under an exceptionally rigid scrutiny by state insurance departments.

The Head Consul's work was cut out for him and obviously it was not always pleasant work, for to the casual observer he was made to appear as endeavoring to uphold and justify to the world that which he was doing his level best, within the organization, to have changed. The truth is that there really was nothing inconsistent in his course. Much as he would have welcomed an increase in the rates of contribution to what the experience of the Society showed its members should be paying, and an end of the personal bitterness and tiresome controversy, he always maintained, both to the world and to the members, that the Society under its plan was perfectly solvent and possessed of both the good sense and the means of correcting its errors and strengthening its weak spots, as it had been doing continuously ever since it was organized. He believed, in other words, that Modern Woodmen of America was entirely capable of managing its own business free from outside interference, that there was no danger of impairment of the substantial service it was rendering to mankind and that its officers had a right to lead only where the members were willing to follow. He has been vindicated in his position by his long period of uncontested leadership, by the final adoption of approved rates through referendum vote of the members, and by the further facts that the Society is now doing business in forty-six states of the Union and remains the unchallenged leader in the entire fraternal insurance world.

The supreme effort to attain adequate rates was made in 1912 at the special Head Camp in Chicago, called by authority of the regular Head Camp in 1911 at Buffalo. It is not necessary here to go into the details of that meeting or the reasons why the readjustment which was then authorized never was made effective. Mr. Talbot early took the position that the plan prepared for submission to that Head Camp was unacceptable to the older members because it called for rerating at attained age. If the rerating were to be at age of entry he felt that the prospects of ultimate success would be greatly improved. In conferences between the Executive Council and the Revision committee on the subject he and E. E. Knipple of the latter body contended for age at entry but ultimately yielded the point because they were in the minority and it was evident that division in this quarter before the Head Camp would be fatal to the purpose of the meeting.

From the date of the 1912 Head Camp until after the Toledo meeting in 1914 was a period of high tension for the Society and especially for the man at its head. At the close of his opening address in Chicago Mr. Talbot was presented with a rabbit's foot and a buckeye. What became of the former he does not remember but the latter he has carried in his pocket ever since. It was the gift of G. P. Hunsicker of Williamsport, Ohio. Mr. Talbot, of course, does not believe in fetishes, but he readily admits that if he ever needed one it was during the months and years immediately following the Chicago meeting. Insurgency was having its inning and there were times when it seemed in a fair way to overthrow the government of the Society. Courage, patience, and a high order of diplomacy were

needed to cope with them. The backbone of insurgency was broken at Toledo and the Head Consul played a very important part in that operation. There an opposition candidate was put in the field for every office, though by the time nominations were reached it was evident to all that this was a mere formality. It was the only time in his career as head of the Society that a nomination has been made against Mr. Talbot, and this without success.

After 1914 the disaffected minority dwindled rapidly. The war cloud which loomed on the horizon had a quieting and sobering effect and there was a readjustment of human, as well as of physical values. When the United States entered the conflict the Society proved itself 100 per cent American and loyal to the core. Mr. Talbot's ringing appeal to the 1917 Head Camp to authorize payment of all war claims in full brought enthusiastic response. A patriotic fund was thereupon established which not only defrayed death benefits of men in the service but helped to meet the flood of claims due to the extraordinary mortality rate from influenza. The latter emergency made an immediate increase in rates imperative and the members, apparently for the first time fully alive to the real needs of the Society, swung into line and gave the readjustment plan adopted at the special Head Camp at Chicago in 1919 their approval by referendum. The educational campaign which had been carried on for almost a generation had finally borne fruit and a new feeling of peace and security spread over the jurisdiction. There was no serious division of opinion on any question raised before either the 1921 or the 1925 Head Camp, and the reelection of the Head Consul, as well as of all the other Head Officers, was by acclamation.

Mr. Talbot always has strongly upheld the necessity for a well organized Field department and has championed the Foresters in the belief that the money expended for their encampments brings returns which can be obtained in no other way. At various times efforts have been made to radically reduce appropriations for the Foresters and the Deputy system on the ground of economy but the Head Consul always has come to their defense as integral parts of the Modern Woodmen plan of organization which can not be abandoned or seriously curtailed without inviting disastrous results.

Soon after Mr. Talbot became Head Consul a sentiment crystallized among leaders of the Society in favor of participating in some manner in the general warfare against tuberculosis. This disease up to that time had been the leading cause of death among members and there was good reason for concern over its inroads. In 1905 the Head Camp authorized the Head Officers to raise such funds as they could get by appeal to the jurisdiction and apply them for the building and maintaining of a national fraternal Sanatorium, then being sponsored by the National Fraternal Congress. Certain elements of weakness doomed this undertaking from the start and when its failure became apparent the feasibility of the Modern Woodmen undertaking a similar enterprise of its own suggested itself. The more the matter was considered the more generally it was favored. Finally, late in 1907, a committee representing the Executive Council and composed of Head Consul Talbot, Head Clerk Hawes, Directors Murphy and Bort, and Editor Van Galder, went to Colorado, which seemed



DR. B. E. JONES



DR. E. A. ANDERSON

the logical state in which to build. Four days were spent at Colorado Springs and many possible sites visited. All were favorably impressed with what was known as Ambler ranch, twelve miles north of the city. The following month the committee returned and went over that tract most thoroughly. All were convinced that it could not be improved upon but the immensity of the undertaking made a decision difficult. One trouble was that the Society under its charter was without authority to build or conduct such an institution, and its officers had no right to buy a site except upon their personal responsibility.

Cost of the land, \$15,000, it was evident, was but a small part of the sum a creditable sanatorium would require. Rocks must be blasted out in grading and excavating, a water supply developed, roads built and transportation provided for a great quantity of material which could be brought to the scene only by horse power and up a thousand-foot grade. Whether to commit the Society to an enterprise the cost of which must run into the hundreds of thousands of dollars was a question worthy of the most serious consideration. Consequences of failure, if the undertaking should not ultimately succeed, were not alluring to those most intimately concerned.

The committee had come to a halt under a group of jack pines just below the present tent colony. The time had arrived to decide and no one seemed to have fully made up his mind. Finally Director Murphy suggested that the Head Consul once more go over the ground, this time alone, and return with a recommendation one way or the other. The group agreed to abide by his verdict. Mr. Talbot retired from his associates and spent an hour walking about the premises and considering the problem anew from every angle. When he re-joined his companions he said, "Boys, I strongly favor it; let's buy it." And that is the way the word was given to go forward with this great institution.

A Colorado Springs banker agreed to underwrite the option at the instance of five nonresidents who were personally unknown to him, on the promise that they as individuals would repay him if the Society failed to do so. The land was purchased and nobody connected with the deal ever regretted it. A year later construction of the institution had progressed sufficiently far so that it began receiving patients January 1, 1909. The members responded magnificently to appeals for contributions. In 1909 the Illinois legislature gave authority to the Society to own and conduct the Sanatorium and the Head Camps of 1911 and later made regular and adequate provision for it. Mr. Talbot has remained in very close touch with the institution since its inception and has taken great satisfaction in the record it has made.

Mr. Talbot's success as a leader of men has been due in no small degree to his ability to win their sympathetic interest and hold their attention from the rostrum. He seldom prepares a set address, but depends rather upon the inspiration of the moment. A genial, magnetic presence and a good speaking voice help him in getting his message across. Time after time he has appeared before Head Camps or other bodies of men laboring under tension and by his words allayed their suspicions, disarmed their prejudices and put them in a normal

state of mind to fairly consider the business before them. His presence as presiding officer always has carried assurance in Modern Woodmen meetings of a full hearing and a fair deal for all. He is a good parliamentarian and his tact and judgment of men enable him to cut out nonessentials and get things done expeditiously and with a minimum of friction. His keynote speeches at the opening of Head Camps all have been extemporaneous efforts and have been particularly happy in their effects. His acceptance of the Head Consulship in 1903, when first elected to it, was a model of conciseness and his opening and closing of the special Head Camp of 1919 were highly effective. Among his best oratorical efforts were his addresses as president of the American Fraternal Congress at Montreal in 1906 and of the Associated Fraternities of America in 1912 and before the Iowa Fraternal Congress in 1923. The unveiling of the Northcott Memorial in 1919, the dedication of the Memorial hall at the Sanatorium in 1923, and the burial of his long time friend and associate, A. N. Bort, in 1925, were occasions when he spoke with especial feeling and power.

Mr. Talbot's life always has reflected the religious training of his youth. For forty years he has been a member of St. Paul Methodist Church of Lincoln, serving much of that time on the official board and as chairman of the committee on pastors. A number of times he has acted as lay delegate to church conferences. He was the first president of a federation known as the Council of Churches of Lincoln for the promotion of civic betterment, and is President of the Board of Trustees of the Bryan Memorial Hospital of the Methodist Episcopal Church, which is building a million-dollar plant on the home grounds of Mr. Bryan, who gave them to the hospital. He has been a member of the Y. M. C. A. Board of Directors for forty years. Other organizations in which he holds membership include the Lincoln Chamber of Commerce, Rotary club, Country and University clubs, and the Nebraska and Lancaster County Bar associations. The presidency of most or all of these he has been forced to decline at one time or another because of the press of business. He is affiliated with all the Masonic bodies, Odd Fellows, Knights of Pythias, and many fraternal benefit societies. He was appointed the United States member of the Bolivian Peace Commission by President Wilson in 1915, to permanently represent this country under the treaty which authorized the creation of that body. Another distinction conferred upon him was that of representing fraternal organizations as associate editor of a modern history of the United States prepared by prominent historians under the auspices of the American Legion and intended to revise the standards of citizenship as taught in the public schools by emphasizing the triumphs of peace, rather than the triumphs of war.

MAJOR C. W. HAWES

IN HIS twenty-three years and six months as its Head Clerk Maj. Charles Wesley Hawes did more than any other one man in creating a practical system of administration for Modern Woodmen of America. The work of his hand is still seen, and probably will continue to be manifest so long as the organization exists, in the manner of handling its membership records, its plan of financial accounting, and in the forms by which contact is maintained with its members and the reports by which they are informed of its business details. For twenty years he was a member of the Executive Council, with more than average influence in deciding such matters as came before that body. In the long period of agitation for rate readjustment the bulk of the work of compiling the mortality experience of the Society and preparing tables and literature for the education of the members fell upon his office and the matter compiled went out over his signature. The weight he exerted on the side of adequacy no man can compute for he dealt only in facts and advocated only correct principles and his reputation for honesty and fairness lent authority to his statements among the thousands all over the jurisdiction who knew him personally.

It is to Major Hawes that chief credit is due for the manner in which order came out of chaos at the Head Office in Fulton after he was first elected Head Clerk. Everything was in a jumble there and business was practically at a standstill. Short of money and supplies he faced the necessity of reorganizing the department from the ground up. This he did so thoroughly that everything was soon working smoothly and there was a surprising drop in the overhead costs. Starting with a membership of 42,000 he saw the enrollment increase until it passed the million mark and led the world, and still his office continued to function perfectly. The system of his devising in time became a model which was widely copied both by other fraternal and old-line insurance companies.

First elected Head Clerk in 1890 Major Hawes served continuously until 1914, when he voluntarily retired because of age and failing health. It is a tribute to him that there never was any serious effort to displace him, even in the times of bitterest controversy when a majority of the members were made to appear against the policies of which he was a conspicuous advocate. There never was any question as to where he stood on live issues either within or without the Society. He upheld what he believed to be right at all times without much regard to the consequences to himself or others. His course in this connection did not always meet the full approval of his official associates but he kept his own conscience, did his duty as he saw it and compelled the respect of the few who were not accounted his personal friends. The spirit that animated him is well portrayed in these words from his last formal report, that to the 1914 Head Camp:

"I feel that I have been permitted to serve as a minister in a holy service under an organization of men whose lives have been

dedicated to the welfare of the helpless and the dependent. In now surrendering my trust to the Head Camp I feel that I can say that I hand this trust back to you unsullied. I have been honest and loyal in your service. While I can never repay you in the manner I would choose yet I have done my best to prove to you that you were not mistaken in your estimate of my character. I thank you wholeheartedly and sincerely and I now ask that I be permitted to retire and spend my remaining days in the peace and quiet of my own fireside. You have filled my cup of happiness to the full. Godspeed you all!"

Major Hawes became interested in the Modern Woodmen two years after it was organized and when he was serving as postmaster of the city of Rock Island. He joined Camp 29 of Rock Island in 1885, his certificate being dated May 13 and numbered 3182. Camp 29 had been organized about a year previously and already had enrolled some of the leading men of the community, a fact which is highly significant in view of the conspicuous part it later played in the reorganization in 1890, the election of one of its members as Head Clerk and the selection of Rock Island as permanent headquarters of the Society.

It was early in the summer of 1889 that Dr. P. L. McKinnie of Moline, then Head Physician, opened an attack on Head Consul J. C. Root to force him out of office. Camp 29 was one of the first to take formal notice of the charges preferred by the Doctor. In October it adopted resolutions demanding action to save the Society and sent them in circulars to all Camps, the first move of the kind made, so far as is known. When a general meeting to protest against the continuing of factional warfare and to plan a general housecleaning was called several months later Rock Island was selected as the place to hold it and Major Hawes, W. A. Northcott, destined to be Head Consul, and Van Hampton of Macomb, Illinois, were selected as a committee to circularize the jurisdiction.

The movement to make Major Hawes Head Clerk and the campaign to bring the Head Office to Rock Island seem to have been closely allied, or, at least, the latter was the logical outcome of the former. In both objectives members of Camp 29 had the enthusiastic backing of other Camps in the county. The Major was a delegate to the 1890 Head Camp, which was held in the old statehouse at Springfield, Illinois. He had no thought of being a candidate when he left for the meeting. His election was the result of a high pressure campaign by his friends in which his record as a soldier in the Civil war helped greatly in winning a following. There were eight candidates, all Illinois men. Major Hawes led on the first ballot but did not have a majority. He increased his lead on the second, but still there was no choice. By this time the printed ballots had been exhausted. Voting was being done under the Australian system with names of all candidates for a given office printed on one ticket. To indicate his choice the voter scratched out all names but the one he wished to support.

The first two ballots were taken at the morning and afternoon sessions, November 13. The third was to be taken in the evening of the same day, but there was not time enough to have more ballots printed. A number of the Major's supporters went early to the hall, picked over the used ballots and salvaged several hundred that had

been marked for their favorite. Then they lined up at the door and gave one to each incoming delegate, putting on a vocal demonstration at the same time. So vociferous and persistent were they that the opposition wilted and on the third ballot the Major secured 390 out of 506 votes cast and was declared elected.

After the Head Camp the newly elected Head Officers went directly to Fulton to take charge of affairs. They found everything in the utmost confusion—no money, supplies depleted, and a poor system of handling the business. The new Head Clerk was not without experience to fit him for his work. He had executive ability and was a good organizer. Besides, he was not averse to doing menial tasks himself and exercising economies that some might have considered beneath their dignity. In a short time he began to show results in greater promptness and accuracy and reduced per capita cost of handling the Head Clerk's department. Of simple habits and a hard worker he set a good example to his office force and members of his staff were exceptionally loyal to him and faithful in the performance of their duties. He had but one standard. He guarded Modern Woodmen dollars as zealously as if they were his own and he was no spendthrift. At the same time he never looked upon his salary as the main reward of his efforts. In one of his reports after the Head Officers had been criticized for accepting increases in salary he said as much, printing a statement covering every cent he ever had received from the Society and proving that his pay had been moderate, indeed, considering the responsibilities he carried.

Agitation for a change in the location of the Head Office made the Major's lot a rather unpleasant one, especially during the last year or more of his stay in Fulton. There was a tradition in the Society, founded upon its original laws, that the Head Office should be in the city where the Head Clerk resided. Being a resident of Rock Island the Major naturally was identified with the movement to make that city the headquarters and after the fight over the headquarters became warm, the fact did not tend to make him popular in Fulton, which was bending every effort to keep what it looked upon as its very own. The issue was raised in the 1890 Head Camp, but dropped for the time being, only to be brought up again at Omaha in 1892 when Rock Island received the support of a large majority of the delegates. After that and until actual removal took place the question was in the courts and the feeling in Fulton grew steadily, through all the extraordinary series of events, against those who were trying to execute the mandate of the Head Camps. Major Hawes did not for one moment turn aside from what he considered his duty to the Society. In his official reports and on other occasions he repeatedly called attention to the inadequacy of the facilities and the handicaps under which the Head Office was laboring in Fulton, which did not help to smooth the pathway of himself and his office staff.

After the removal to Rock Island in 1897 it was necessary to get along with temporary quarters while a Head Office building was in course of construction. Head Clerk Hawes had much to do with the planning of that structure and was accorded the honor of laying the cornerstone. The cornerstone laying was a conspicuous event in Modern Woodmen history and was participated in by leaders of the

Society and the Rock Island community as a gala event in celebration of the end of long and bitter struggle. The new building offered facilities needed for a further systematizing of the Head Clerk's department, which received much of the Major's attention for the next few years. Then came the rate readjustment agitation which gave him most concern in the latter part of his administration and which had only just reached a climax at the time of his retirement in 1914. The seed he sowed in this connection was good seed; there was much of it and it grew and bore fruit, but he was not permitted to live to see the harvest.

Soon after he became Head Clerk, Major Hawes became interested, with other Head Officers, in the building up of the Royal Neighbors of America, which had been adopted as an auxiliary of the Modern Woodmen but which up to that time was operating as a purely social organization. He, and Directors J. G. Johnson and J. W. White, were constituted a committee to create a beneficiary department. This was approved by the Royal Neighbors supreme camp in 1894. There was some rivalry among officers of the two societies as to who would have certificate No. 1. The matter was decided by lot and Major Hawes won the honor. He and the two Directors named served on the beneficiary committee for some time, setting up a working organization, engineering the campaign for 500 members necessary to incorporate under the laws of Illinois, and looking after that formality.

As he approached the three-score-and-ten mark Major Hawes' health began causing some concern. On several occasions he was voted leaves of absence by the Executive Council, but time was taking its toll. The stress of the campaign for adequate rates, with its misunderstandings and bitterness, told on him and he felt keenly the apparent failure of the movement in 1912. His retirement in 1914 was of his own volition. At the Head Camp in that year he was voted life membership in the Head Camp and a past Head Clerk's pin was ordered for him. This was formally presented before the Executive Council at its March meeting in 1915, the address being delivered by Director F. R. Korns.

Charles Wesley Hawes was born in the place which later became known as Rock Island, March 7, 1841, and died at his home in that city, August 4, 1916. He lived nowhere else except for the few years spent in Fulton and at the time of his passing was said to have been the oldest native-born white resident of the community. At the time of his birth the village was named Stephenson, being changed when it was incorporated a few months later to the one it now bears.

Parents of Major Hawes were David and Julia M. Hawes, natives of Massachusetts. They located in Stephenson in 1836, when the Mississippi river was the western boundary of civilization. The son's early childhood was spent amid the exciting scenes and incidents common to pioneer life, but he had the good fortune to be reared under the careful discipline and the supervision of Christian parents, so that his tastes and ideals were steadfastly influenced along the right channels, giving a stability and uprightness of character that distinguished him in all his later dealings. He was educated in the Rock Island public schools and in Hersha academy, Dixon, Illinois.

July 20, 1861, Major Hawes enlisted in Company A, 37th Illinois infantry, as a private. He took part in the battles of Pea Ridge and Prairie Grove, the siege of Vicksburg, and the Red river, Yazoo, and Black river campaigns. July 20, 1862, he was commissioned Captain of Company A and September 23, 1863, as Major of the 92nd U. S. cavalry. He commanded his regiment through the Red river campaign and at its close was made inspector general of the Freedmen's bureau for the State of Louisiana, receiving an honorable discharge December 31, 1865. After the war he was an officer in the Illinois state militia, being first captain of Rodman Rifles of Rock Island and later Major of the 6th battalion. He was instrumental in having an armory built in Rock Island.

Major Hawes always was identified with the Republican party. He was deputy sheriff at the time he enlisted in 1861. From 1872 to 1879 he was chief of police of Rock Island. He was postmaster from 1884 to 1888 and was serving as deputy county clerk at the time he was elected Head Clerk of the Modern Woodmen. From 1901 to 1907 he was trustee of the Illinois Soldiers' and Sailors' home at Quincy. He was a member of the G. A. R., a thirty-second degree Mason, and affiliated with the Maccabees, as well as the Modern Woodmen and Royal Neighbors. Though his father was a lifelong Baptist he was a Presbyterian and an active supporter of the church.

December 10, 1866, Major Hawes was married to Josephine B. Salpaugh, who died in 1892, two children surviving the union, Katherine S. (Mrs. James McNamara), and Charles W., Jr. December 25, 1894, he was married to Miss Mary C. Fay of Fulton. To this union there was born one son, John Marcus.

Resolutions on the death of Major Hawes, presented by Head Consul A. R. Talbot, were adopted by the Executive Council, October 2, 1916, and memorial services were conducted at the 1917 Head Camp in Chicago. At this Head Camp a movement for a memorial fund in honor of Major Hawes and Past Head Consul Northcott was approved. Subscriptions for this fund had been invited by the Executive Council, October 17, 1916, and lithographs of both men, suitable for framing, had been issued for free distribution to the Camps. The memorial fund raised amounted to \$3000 for each of the former leaders. That for Mr. Northcott was used in erecting a monument at Springfield, but the portion for Major Hawes remained on deposit in a Rock Island bank, subject to the order of Mrs. Hawes, until 1926, when it was decided to use it in installing a memorial window and tablet in the South Park Presbyterian church in Rock Island of which the Major was a member.

Referring to Major Hawes' service as Head Clerk, Editor F. O. Van Calder, who knew him most intimately, wrote after his death:

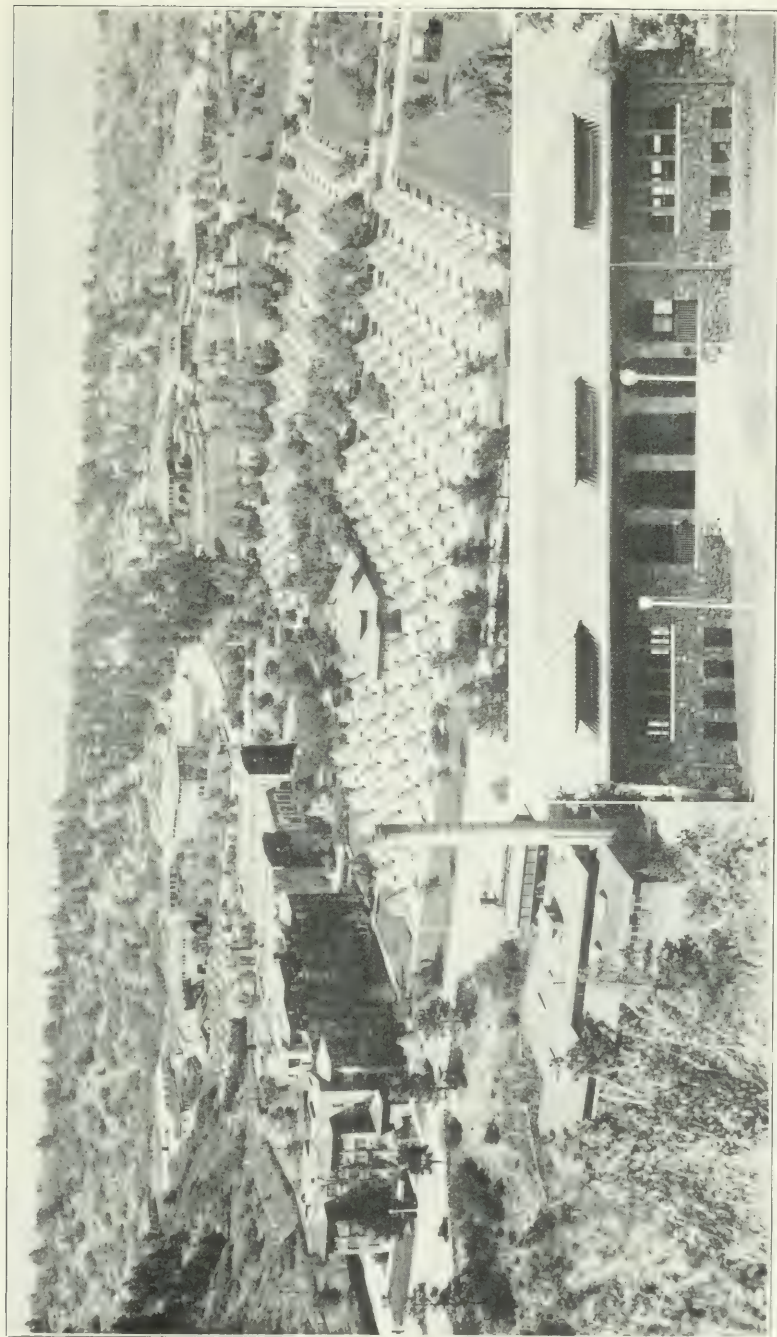
"The members of this Society owe him a debt of gratitude for his unselfish devotion to their interests. He was always striving for the upbuilding of the Society along correct business lines. The motto, 'Hew to the line, let the chips fall where they may,' was the chart by which he guided all his official acts."

Nothing finer and truer was ever said about him than the tribute paid by former Head Consul Northcott before the Illinois Woodmen Social club, February 22, 1916, a few months before Major Hawes' death. "I met him more than a quarter of a century ago," said Mr.

Northcott. "He had been a veteran of the war—one of the brave boys in blue who carried the flag on the southern battlefields. He had been postmaster in his town. He had been deputy sheriff, and in the dead of night, single handed and alone, pursued a fugitive from justice into his home in the dark; engaged in a death struggle with him—with one of the most notorious ruffians in the county—and came off victorious. He was a man of courage, a man of honor, a man whom neither position nor money could buy, a man of sterling worth, a man who would not lie. I want to tell you the story of that man, so simply that it may go to your hearts and minds and be a monument to his memory.

"That man came to the Springfield Head Camp more than a quarter of a century ago. He took the office of Head Clerk of this great Society and made its administrative office such a model that the New York Life, the Equitable, and other great insurance companies came to learn from the Modern Woodmen of America. They said that fraternal insurance was a dream, a fairy tale; that it was not businesslike; that it was impracticable; that it would not work. But Major Hawes took that office, and as Webster said of Hamilton, 'smote it with the rod' and it worked smooth as a Corliss engine.

"I pay no flattering tribute to this man when I say he took the affairs of the million men of Woodcraft and handled them with all the precision of a banker. He kept them straight; no confusion; and above all, not a penny lost or misappropriated. I can lift my right hand and say before you, with full knowledge of what I say, that not one dishonest penny ever crossed the palm of Major Hawes. In these days of corruption and selfishness it is good to find a servant of the people that is clean and honest; it is good to find a man who works for his master—the people; a man who serves his employer honestly and well; and when we find a man of that character—that is honest enough to do right, brave enough to do right and smart enough to do right, we take off our hats and kiss the hem of his garment."



BIRD'S-EYE VIEW OF SANATORIUM AT COLORADO SPRINGS
(Insert: Memorial Building)



JOSEPH GORDON RAY
Head Clerk

JOSEPH GORDON RAY

NO ELECTIVE officer, nor any one else, for that matter, ever started at an earlier age or continued more persistently, extensively, or intensively in the service of the Modern Woodmen of America than J. G. Ray, Head Clerk since 1920. On formal occasions he signs himself Joseph Gordon, a name borrowed from the family's Presbyterian pastor in the '70's, but all over the jurisdiction they call him "Joe" and there is no better known Christian name in current Woodcraft than that. Joe worked for the Society for more than a year before he became old enough to join it and he passed, some time since, the age where men cease to be eligible to enter its ranks. All these years he has served in and out of season, week days and sometimes nights and Sundays, with mighty few vacations and those he took planned mostly for the good of the order rather than for his own benefit or pleasure.

Head Clerk Ray was the first employee in the office of the late W. A. Northcott after he was elected Head Consul, which was in November, 1890. There was no money in the General fund and Mr. Northcott worried along alone in the office for a couple of months. Then, one day, he sent an S. O. S. to the Vandalia Business college asking for one of its graduate pupils. The message was turned over to the future Head Clerk who, after negotiating a loan to pay his fare, caught the first train to Greenville. Joe had given special attention to stenography in his business course, and while he already had his eye on a job in a railroad office he had no notion of missing his first opportunity for employment. The Head Consul seemed to like his looks, or at least decided that he was worth a trial. The result was that the young stenographer soon found himself loaded up with notes for replies to 200 accumulated letters, which is surely about as severe a test as any boy not yet turned 17 and wrestling with his first pothooks was ever subjected to. It took hard work and a great deal of overtime but he never thought of giving up, and that is the way he became a fixture in Modern Woodmen affairs. It can not be said that his advancement was rapid. Starting at the bottom on January 28, 1891, it took him twenty-nine years and some months to reach the top, but he was moving in that direction all the time. He was always giving his best and he never suffered himself to be side-tracked or get into a rut. The secret of his success lay largely in his determination to learn all the details and to apply diligence, thoroughness, and concentration of purpose in whatever capacity he happened to be serving.

Joe Ray was fortunate not only in his Modern Woodmen bringing up under the capable direction of such a man as Northcott, but also in his place of birth and in his Scotch-Irish parentage. It was on the farm of his father, Andrew Ray, five miles north of Vandalia, Illinois, that he was born and laid the foundation for his later career. There he learned what work was and the habit of industry had a profound effect in bending the twig the way the tree later became inclined.

His mother, before her marriage, taught school and she tutored her son at home from the time he was old enough to learn his A, B, C's, so when he began attending the village school at Vera, a few miles away, he was ready for third-year work. School terms were short and summer vacations long and he was 15 before he had finished what are now rated as eighth-grade studies. By that time he had made up his mind to do something else than farm for a living. He was helped to that decision by the extensive reading of books, especially historical and biographical works, which served to awaken his ambition to reap some of the higher rewards of life.

The current literature to which he had access included the wholesome *Youth's Companion*. From this weekly he first learned of stenography, which at that time was just coming into general use in the business world. There was no business college within convenient distance but there was a court reporter, C. F. Parkinson, at Vandalia, who was willing to teach the art, so Joe became his pupil, driving daily to the county seat for morning lessons, working on the farm in the afternoon and studying nights. A few months later the Vandalia Business college was opened and in this institution he finished his business course. The opening for employment in Mr. Northcott's office came before he had taken his final examinations. His formal schooling was ended, but experience always thereafter found him an apt and diligent student. Incidentally, and out of office hours, for nearly two years he read law under Mr. Northcott's tutoring and during the years of association with the latter pursued an extensive course of reading along literary and historical lines recommended by his chief. Always a student of books and affairs, he never lost an opportunity to enlarge his knowledge and vision.

From the very beginning of his career the necessity for honesty, promptness, and accuracy was impressed upon him. His mother transmitted to him her high ideals. Mr. Parkinson, the court reporter, drilled into him the importance of close attention to details. Mr. Northcott was no less insistent upon efficiency and promptness. From the last named, and also from Head Consul A. R. Talbot with whom he was later associated, he obtained a broadened viewpoint. Both Northcott and Talbot were really big men, original, constructive, and courageous, fitted for and accorded leadership, not only in the Modern Woodmen but in politics and elsewhere. They did things on a nationwide scale and Joe had the rare advantage of intimate association with them daily and hourly for a long period of years. He caught the inspiration and vision that attend great accomplishment, and, forgetting self, entered into the work and became a builder, even as they were. Mr. Northcott in his first appraisal of the boy, had made no mistake in the stuff he was made of.

For a year Joe was Mr. Northcott's stenographer, also building the fire and sweeping out the office in the morning. As the Society enlarged and the work grew other stenographers and clerks were employed and he then became the Head Consul's secretary and assistant, with a corresponding increase in his responsibilities. Freed to some extent from office details he was called upon now and then to accompany Mr. Northcott on some of his trips over the jurisdiction, and to prepare literature and contribute articles to the official paper.

In 1903, Mr. Northcott retired from the Head Consulship and was succeeded by Mr. Talbot, the present incumbent. By that time Joe had made himself an almost indispensable adjunct of the office. He was perfectly familiar, not only with all executive matters, but had become also a cog in the Field department which the retiring Head Consul had originated and which his successor desired to build up and make even more effective. Mr. Northcott had plans for his assistant's future and so the young man found himself in a somewhat trying situation, torn between loyalty to his old chief, on the one hand, and to the Modern Woodmen, on the other. Ultimately the latter proved the stronger and July 15, 1903, he accepted the offer of Mr. Talbot to remove to Lincoln, Nebraska, and continue in the capacity of Head Consul's assistant. There he played no small part in the rehabilitation of the Deputy system and in giving impetus to the remarkable expansion of the Society which took place in the years immediately following.

Fourteen years in the service under Head Consul Talbot brought invaluable training, developing executive qualities which helped greatly when heavier responsibilities came. In 1917 important changes in the personnel of the Head Clerk's office were made, the late A. N. Bort being elected Head Clerk. A first-class all-around man not too old, and familiar with Modern Woodmen methods of doing business was needed as Mr. Bort's assistant and Joe was selected for the place as a matter of course. That was on July 15, 1917. Three years later the Investment department was created and Mr. Bort resigned to take charge of it. No one but Joe was even thought of in connection with the vacancy in the Head Clerkship, which he assumed by appointment July 17, 1920. After he had served in that capacity for a year he was formally elected to the office in the 1921 Head Camp.

Head Clerk Ray's long experience with the Society and his general business training made it easy for him to master the details of the Head Office and assume its effective direction. Familiar as he was with the needs of the field men through his connection with the Head Consul's office he was able to bring about a closer coördination of the two departments than had previously existed. Being a hard worker himself he expects faithful service from others, though he never asks others to give more time and effort to the Society than he himself devotes to it. He never shrinks from extra duty, in fact it is the rule rather than the exception with him. He has a habit of getting to the bottom of things, no matter how much time it takes. Whenever possible he accepts invitations to go out over the jurisdiction to speak and otherwise participate in local Camp functions and district and state meetings. Besides editing *The News-Letter*, a monthly publication by which he maintains close touch with the local Camp Clerks and other working members, he contributes extensively to the literature of the Society. It has been many years since he took dictation, but he hasn't forgotten how and he is still able, too, in an emergency, to turn out a job on the typewriter with neatness and dispatch.

Head Clerk Ray is a strong believer in publicity for the Society and no one does more than he to obtain it. He is the originator of the Modern Woodmen of America Motion Picture department which has been in successful operation since 1914 and which has done more than

any other one agency to drive home the fraternal argument and to bring vividly to the minds of the hundreds of thousands who view the films just what the Modern Woodmen free tuberculosis Sanatorium is and the character of the work it is doing. Nearly all the scenarios so far used have been written by him or under his direction and in the early days he also superintended the making of the films and had charge of their distribution.

As chief administrative officer of the Modern Woodmen he has charge of fourteen departments, with an average of about two hundred employees. A mere incident in his duties is the handling of upwards of \$28,000,000 cash annually, this being the average amount of the Society's receipts and disbursements. In addition to what he does for the organization he finds time to be one of the "lifters" in Rock Island civic affairs, and is past president of the Rock Island Rotary club and one of the founders of the Black Hawk Hills Country club.

Merely to make the record complete the fact should be noted that Mr. Ray was born April 26, 1874. He became a member of Camp No. 452 at Greenville, June 21, 1892, filling different Camp offices and serving as a member of the Forester team which first exemplified the Ritual after the original Northcott revision. Later he transferred to Camp 2266 of Lincoln and he is now a member of Camp 26 of Rock Island. One of his first acts after he was appointed Head Clerk was to inaugurate a membership drive in Rock Island which netted 537 recruits to Woodcraft and set a record for the jurisdiction for results in a thirty-day campaign. He is such a firm believer in fraternity that he also holds membership in the Royal Neighbors, Royal Highlanders, Brotherhood of American Yeomen, Court of Honor, and the Masonic orders. He was married July 21, 1897, to Miss Frances M. Reid of Greenville and they have one son, Reid H. Ray, now of St. Paul.



EDWARD E. MURPHY
Director

EDWARD E. MURPHY

EDWARD E. MURPHY will tell you if you ask him, and perhaps if you don't that there never has been anything the matter with Kansas. Having lived there since 1858 he ought to know. He has heard the weird howling of the buffalo and the wild war whoops of the still wilder Indian and survived both experiences. In fact, Kansas has been good to Ed Murphy, though the favors have not, by any means, been all on one side, for Ed Murphy has also been good to Kansas. From the state he has received about everything he ever asked for and in return he has upheld its name by words and works and brought to it the fruits of an exceedingly active and eventful life. But for the fact that he happened to be a Democrat in a commonwealth that always was heavily Republican, it is altogether probable that political honors would have been heaped upon him. As it is he has been reasonably successful in escaping the responsibilities of office except in a few minor stations early in his career. He has figured rather prominently, however, in crowning a few others, some with honors and some otherwise, which was to have been expected from one of his name. The peculiar thing about it has been that whether he crowned them or scalped them he some way made them like it and no man in Kansas has more sincere, honest-to-goodness friends than this same Ed Murphy. With scarcely an exception the men now living who were supporting him in his various campaigns thirty or more years ago are supporting him to this day, and that is some tribute to pay to any one on this side of the Styx.

But it is to the Modern Woodmen of America that Mr. Murphy has given his best years and his highest loyalty, receiving in return opportunities for real service to his fellow man that come to few and honors that have carried his name to all parts of the country. He has been a member since June 17, 1887, and probably would have joined sooner only there was no local Camp in Leavenworth, his home city. He was one of the signers of the charter of Camp No. 367, its first Clerk, and still belongs. In 1888 he was elected delegate to the Head Camp at Des Moines but had a political campaign on and did not attend. He did, however, attend the history-making 1890 Head Camp and every one since. He was delegate-at-large in 1895 and chairman of the Law committee in 1897. Of course, he also figured prominently in the Kansas State Camps. As State Deputy for Kansas from July 1, 1895, until July 21, 1899, he engineered the field forces in his district so ably, that on the latter date, when J. W. White was retiring from the Directorate to be General Attorney, he was adjudged fit to be elevated to membership in the Board by appointment. He was regularly elected in 1901 and at each Head Camp thereafter. In 1903, when W. A. Northcott retired as Head Consul, there were not a few in Kansas who would have been pleased to have seen him advanced to head of the Society.

Kansas cut considerable of a figure in extricating the Modern Woodmen from its faction-ridden predicament in 1890. It claims

responsibility for calling the special Head Camp at Des Moines in that year and had a more definite program to present there and later at Springfield than any other state. This was principally because of the fact that its Modern Woodmen leaders, Mr. Murphy among them, had acquired some practical knowledge of fraternal society management from their experience with the Ancient Order of United Workmen, which numbered some very capable men among its members, especially in Kansas. Their one false god was state jurisdiction, but gradually they were weaned away from it. Mr. Murphy served as Grand Master of the A. O. U. W. for Kansas in 1892 and 1893, and for nine years as past Grand Master Workman represented his state in the supreme lodge.

Kansas members of the Modern Woodmen, like those in other states, came to the conclusion early in the Root-McKinnie factional squabble that something was radically wrong with the management. Camp 367 called a state meeting at Topeka in January, 1890, at which 128 Camps were represented. Both Root and McKinnie were present by invitation and the latter seemed to have rather the better of the argument. Root, in fact, lost patience and refused to answer all questions propounded, leaving his interrogators convinced that a special Camp should be held. They circularized the entire jurisdiction and the replies, submitted to Root, no doubt had much to do with bringing him to the point of calling a meeting which was done in the following July. Mr. Murphy, J. G. Johnson, and J. W. Breidenthal were members of the committee named at Topeka to sound out the membership on the question.

Though McKinnie enjoined the special Head Camp from transacting any business the meeting resulted in a much better feeling as between the states and paved the way for the reorganization in November. The other states were fearful of the power of Illinois and early developments did not tend to allay apprehension. Mr. Murphy, stirred by some incident, made a speech in which he served notice upon Illinois that if any undue use of the advantage of numbers were attempted, Kansas would go home and never again cross the state line to attend a Modern Woodmen meeting, implying that they would organize a society of their own. At this point W. J. Bryan made a plea for harmony and the naming of a committee of three members from each state to agree upon a line of action followed.

Again at Springfield the other states took steps to protect their own interests as against those of Illinois and in order to do so held a caucus at which it was agreed to support Kerr of Iowa for Head Consul. This forced Illinois to also get together and bring out Northcott as its favorite son. Mr. Murphy always was a great believer in the caucus, which Root, during the closing months of his administration, tried so earnestly to discourage. Kansas was one of the first, if not the first, of the states to employ the caucus in connection with Modern Woodmen affairs. Once Illinois united on the Head Consulship, of course, no outsider had much of a chance, but the state did not succeed in agreeing upon any one of its many aspirants for the office of Head Physician and the place went to Dr. Frank Swallow of Valley Falls. Mr. Murphy nominated Doctor Swallow, alluding to him as the cowboy candidate and this and the doctor's picturesque appear-

ance and ready speech helped to put him over. With J. G. Johnson on the Board of Directors the Sunflower State may be said to have done very well, indeed, and probably no man did more than Mr. Murphy to win this degree of recognition.

With Johnson, Mr. Murphy was on very intimate terms for a number of years. They coöperated most effectively in politics as well as in Modern Woodmen matters until the former came into conflict with Head Consul Northcott on the question of a rate increase or the establishing of a reserve. Mr. Murphy was inclined toward the Head Consul's views and when Johnson's ambitions became an issue he made it his business to see that they were not realized. It was before the 1901 Head Camp that Johnson made it known to Mr. Murphy that he intended to be a candidate for Head Consul. The latter frankly stated that he would be for Northcott and so without any personal animus the two made a campaign for the support of their home state. Mr. Murphy formed the Northcott club of Kansas and fifty-three out of fifty-nine Kansas delegates to the St. Paul Head Camp were members of it. In 1903 the two again fought it out and a bolting delegation—the first ever occurring in connection with a State Camp of the Society—resulted. The contest was fought out in the Head Camp and both delegations were seated and given half a vote for each member, but the unfavorable light in which Johnson's activities placed him practically put him out of the running as candidate for Head Consul. Thereafter, for a number of years the old issue was revived on every occasion with the results quite uniformly in favor of the Murphy wing, though Johnson's opposition to increased rates gave him a leverage which at times made the situation difficult to handle. Johnson's great trouble lay in the fact that he was unable to hold his supporters year after year and in each struggle was forced to build up a new following. Mr. Murphy, on the contrary, held his organization together and his work was greatly simplified. In one battle Johnson sent a man to Leavenworth to form an organization in his rival's home city, but the emissary reported that practically all the Leavenworth members were Mr. Murphy's friends and there was no material there out of which a Johnson bloc could be formed.

Mr. Murphy always believed in sticking to his friends and admired the same quality in others. In the 1890 Head Camp one Leavenworth man, J. H. E. Weigandt, broke away and voted for Northcott for Head Consul, the only one from the state who did so. Later when it came to making up the list of standing committees Weigandt was named on credentials. There was a protest from Kansas and Mr. Murphy was selected to voice it. When he did so, the Head Consul reminded him of the fact that he felt obliged to recognize the only Kansan who had supported him. Mr. Murphy saw the point and commended the Head Consul for his loyalty. That was one of the incidents which drew the two men together and caused them to co-operate so closely in later years. Mr. Murphy always was a great admirer of Mr. Northcott. "It is all well enough," said he, "to talk about what others have done for the Society but the fact remains that it was Northcott who made it. He was a wonderful leader and organizer."

Mr. Murphy always played a leading part in Democratic party circles in Kansas. He was a Bryan supporter in the latter's various

campaigns and did much to deliver Kansas to him. It was at his suggestion that J. G. Johnson was made national Democratic committeeman, thereby being able to serve as chairman and handle the 1900 campaign for Bryan. At the end of the term Mr. Murphy was instrumental in eliminating Johnson and placing John Atwood on the national committee in his place. His speech nominating Atwood before the state Democratic convention is still remembered by the old-timers in the part as one of the most eloquent, forceful, and effective of any they ever heard.

Mr. Murphy became interested in the Modern Woodmen through a desire to help a fellow mortal who was in difficulties. In 1887 when he was deputy registrar of deeds, a representative of Head Consul Root came to Leavenworth to try to organize a Camp. After putting in ten days without getting anywhere somebody advised him to see Ed Murphy over at the courthouse. The latter felt that he had all the insurance he could carry but the Deputy's hard luck plea moved him. As a result the two men went out and in three days had seventy-two names for the charter list.

While he was State Deputy for Kansas Mr. Murphy was called upon to help out in other parts of the country. Perhaps his most notable effort in this connection was his tour of the Pacific coast states in 1898. These states had just been admitted to the jurisdiction and little headway was being made in them. Workers on the ground found themselves up against competition which they were unable to overcome. On the plea of Head Consul Northcott, Mr. Murphy undertook to help them out and for several months he held meetings through California, Oregon, and Washington. On not a few occasions he found less than a half dozen men out for his first meetings, but invariably he went back and got a hearing and formed a Camp. The impetus thus acquired enabled the regular field staff to keep things moving thereafter. Later he performed a similar service in some of the eastern states.

No service he has rendered as Director has brought more benefit to the Society and its members than that in connection with the free tuberculosis sanatorium at Colorado Springs, of which he is known as the "father." During a lecture he heard in Chicago a score of years ago he became impressed with the prevalence of the disease at that time and investigation showed that it was causing particularly heavy losses to the Modern Woodmen. He soon came to the conclusion that the Society ought to engage in some way in the warfare, at least for the protection of its own members. In 1905 the National Fraternal Sanatorium association was formed to take over a project for an institution in New Mexico on behalf of a number of societies. Mr. Murphy represented the Modern Woodmen and was chosen president. This undertaking failing for want of sufficient support, he then advocated independent action of a similar nature by the Modern Woodmen and when, in 1907, the site of the present Sanatorium was purchased, he helped to select it, was one of the Head Officers personally pledging the sum to pay for it, and became treasurer of the association which had charge of the project through the state of preliminary construction and until legal authority could be secured from the Illinois legislature enabling the Society to take it over and conduct it as part of

its regular business. Since that time he has been chairman of the Sanatorium committee, consistently championing its cause and having a hand in planning and executing each step in its development into what unquestionably is the most complete, durably constructed, and ably managed institution of its kind in this country.

Mr. Murphy was born May 14, 1853, at Worcester, Massachusetts. His father was born in County Kerry, Ireland, and in this country was a plastering and masonry contractor. When the son was 5 years of age the family removed to a farm a few miles south of Leavenworth. There the future Modern Woodmen Director attended the district school until he was 15, which was as far as he got in the matter of "book learning." At the age of 21 he decided that he had done enough farming, so he removed to the city. There he worked in a grocery store and did odd jobs for a couple of years, when he secured appointment as letter carrier. For seven years he delivered Uncle Sam's mail to the people of Leavenworth and then resigned to take a job as weighing clerk at the coal shaft conducted in connection with the state penitentiary. After a year he went into the coal business for himself. His next activity was as deputy registrar of deeds for Leavenworth county for two years, following this with a similar term as under-sheriff. At this point the life insurance business attracted him. In 1891-92 he was state agent for the New York Life company. Under Cleveland's second administration he was appointed in 1893 as deputy internal revenue collector. He was holding this office when named State Deputy for the Modern Woodmen and Head Consul Northcott permitted him to retain both places for two years. Then, in 1896, he gave up the federal post and has since devoted practically all his time to the business of the Society.

The list of fraternal societies with which Mr. Murphy is affiliated is a long one. In addition to the Modern Woodmen it includes the Masons, Odd Fellows, Knights of Pythias, A. O. U. W., R. N. A., Court of Honor, Degree of Honor, Fraternal Aid Union, Knights and Ladies of Security, and United Commercial Travelers.

Mr. Murphy attributes no small share of his success to his wife, who was Agnes Moonlight, daughter of Tom Moonlight, a leading Kansas Democrat who served as minister to Bolivia under Cleveland. Their marriage was celebrated at Leavenworth, September 8, 1884. They have four children.

ROBERT R. SMITH

A REPUTATION as a winner stood R. R. Smith in good stead back in 1901 when Missouri was looking for a favorite son to endorse for the position of Head Banker of the Modern Woodmen of America. Mr. Smith had been a member of the Society less than two years, he had taken no part in its general affairs and lacked the advantage of personal acquaintance with any of its Head Officers. He had, however, demonstrated industry, ability, and integrity, and what is more to the point, had shown marked capacity as a campaigner. Missouri Woodmen believed he would be a good man to tie to so they hooked up with him and have remained so ever since.

The particular feat which attracted the attention of the people of his state to Bob Smith was the manner of his election to and the character of his service in the treasurership of Linn county. Linn county was strongly Democratic and Bob was a Republican. His party put him up for county treasurer as a forlorn hope. At that time he was but 28 years of age and a mere clerk in a dry goods store. Now, county treasurers as a rule are picked from among the older men, men of substance and standing who have some political strength and who are not adverse to accepting political honors to round out their careers. Apparently, Bob refused to be dismayed by the handicaps of youth, poverty, and inexperience. He made a regular "cow-path" campaign and was elected, to the surprise of everybody but himself, being the youngest man who ever filled the office. Two years later he repeated, with a still larger majority. He kept his accounts straight, which not all county treasurers were able to do in those days, and on retirement from office in 1896 was invited to become a stockholder in and secretary of the mercantile firm of Hartman & Tooley Co. of Brookfield, then the largest capitalized company of its kind in the northern part of the state.

Thereafter Mr. Smith was a substantial business man, but his reputation as a political prodigy remained and had not been forgotten in 1901 when the date of the St. Paul Head Camp approached. Missouri, while one of the younger states of the jurisdiction, was also becoming one of the most important, ranking fifth in membership. Beyond a few minor places it never had received any recognition at the hands of the Head Camp. The state leaders got together and decided that the Head Bankership would be about right. There were plenty of Missouri members willing to go to the front for their commonwealth, in fact a couple of them were well started on the way before the matter was mentioned to Bob Smith. At first he demurred. He was fairly well satisfied with his position and prospects. They told him his friends would do most of the campaign work and he would be sure to win, and so they brought him out. Once out he went into the contest even as he had done when running for county treasurer and won the endorsement of the State Camp. That meant election, for the Head Camp was prepared to give Missouri whatever it wanted.



ROBERT R. SMITH
Director

Bob Smith is one of the few who ever broke into Modern Woodmen Head Office circles without making any false starts or serving any sort of an apprenticeship. The Head Camp accepted him on faith and he justified its faith by his works, if a slight mixing of the Scriptures is permissible. Much the same sort of contest was conducted two years later when his state went out for a place on the Board of Directors and endorsed him as its candidate. There was even stronger competition at home this time but again Bob Smith came from behind and was first under the wire. Since then he has been reelected at the expiration of each term.

Mr. Smith was born February 6, 1863, near Findlay in Hancock county, Ohio. That same year his father, Reuben Smith, died while encamped with the Ohio state militia waiting to be mustered into the United States army for service in the south. With very little of this world's goods his mother had great difficulty in making both ends meet. In 1866 she removed to Missouri and there, as soon as he was old enough the son began contributing to the family's support. At 11 years of age he worked in a grocery store. As he grew stronger, he found heavier tasks, first on a farm and then as section hand on a railroad, which brought an increase in compensation. As opportunity offered he attended the public schools. Finally he found more congenial work where he could meet people and deal with them, beginning in a lumber office and changing thence to a dry goods store in which he was employed when importuned to make the race for county treasurer.

He joined Brookfield Camp No. 2127 in 1899, his certificate having been issued August 12. From the beginning he took an active interest in the work and almost immediately he was made Venerable Consul, a position which he retained most of the time while a resident of the city. Under his leadership the Camp trebled its membership. When elected Director he disposed of his business interests and in 1914 he removed to Kansas City to reside. He always, however, retained membership in his old home Camp. His aptitude for business and capacity for leadership have been of the highest value in his official connection with the Society. He has served several terms as chairman of the Board and as head of the Finance committee.

Mr. Smith holds membership in the Odd Fellows and Royal Neighbors. He was married at Linneus, Missouri, January 25, 1888, to Miss Sallie E. Phillips and is the father of four children, all of whom, with their mother, are living at this time. (March, 1925.)

FRANCIS R. KORNS

DIRECTOR F. R. Korn is from Iowa. He was born near Dixon, in the State of Illinois, January 1, 1873. He was raised on a farm and educated in the schools in Dixon. He made a good constitution one of his early possessions while living on the ancestral farm. There were no cigarets for him—no tobacco of any kind. He was, in fact, something of a model as a lad. He was also quite an athlete, being able to wrestle and box and step a fast 100 yards. In the main, though, his yearning for physical expression found other outlets, resulting in proficiency in the use of such implements as the plow, hoe, pitchfork, and axe. He acquired strength of limb, keenness of eye, good digestion, and good nature.

His father and mother loved books and had a good library for those days. Francis was a natural student and a constant reader. He made books his regular companions, reading while other children played or slept. He often took them with him to the field or when driving on the road. To him, history and biography were absorbing, but he doted on science. When he was 12 he had a fair knowledge of natural philosophy, which was the name then under which physics was taught, and knew something of astronomy and chemistry. He came of a musical family and lived in a musical community and so he studied music as a matter of course. His father often expressed admiration for such men as Abraham Lincoln, Daniel Webster, Clay, Calhoun, and Justice Marshall, which created a desire on the part of the son to emulate them. By the time the latter was 14 he had resolved to become a lawyer, and though at one time he did have some notion of taking up the study of medicine, he planned his own education in the main so as to include whatever subjects he thought would be useful to a disciple of Blackstone.

Never after he became old enough to do farm work did he get in a full term in the grade school. Usually he began attending about Thanksgiving and quit in April when the spring plowing started. He always kept up with his classes, however, by studying at odd moments. During his public school course, with the aid of an elder sister, he was able to do enough extra work to skip a whole grade. After leaving High school he took a business course of one year in the Dixon Business college and then completed the scientific course, and part of the classical, at the Northern Illinois Normal school.

When the bicycle craze swept over the country, he saw a business opportunity and became connected with a selling agency in Minneapolis, of which after a time he was made manager. His first work in this line was done in the summer of 1893. As autumn approached, the wanderlust, or something of that nature, seized him. He had the necessary credits for the first semester so it was not necessary to return to college in the early fall. Instead he went to Sioux Falls, South Dakota. He believed then, as now, that, with good health and in a civilized country a man can go anywhere and make his own way



FRANCIS R. KORNS
Director

without suffering from hunger or cold, and without borrowing or falling back upon charity. This venture was to put the theory to the test and the manner in which he acquitted himself explains in no small degree the secret of his subsequent success as a lawyer and fraternalist.

The panic of 1893 flattened out business. South Dakota was overrun with strangers looking for work in the harvest fields. The day before he reached Sioux Falls, the citizens had loaded 300 men from the Colorado iron district on cars and shipped them away because they were about to become public charges. The youthful adventurer was not discouraged. Putting up at a dollar-a-day hotel he went out to visit an implement house and see if he could not get a place with some threshing outfit, then making ready for the season's run. He was referred to a farmer who was in town getting some threshing equipment. The farmer said he might need a hand a week later. This did not satisfy young Korns who brought his persuasive powers into play, promised to work temporarily for his board and finally gave an impromptu demonstration of his knowledge of farm mechanics by loading a wagon box which refused to go down between the standards. In this manner he won consent to go out into the country and help stack grain. After the grain was stacked he took a place with the threshing crew, being the only one of a dozen men to stick until the end of the season. He was timekeeper and among other things systemized the operations of setting up and unlimbering the outfit. Food was coarse and not too abundant and sleeping was done in farm buildings, straw piles, and even less desirable places, frequently with the thermometer around the freezing point, but he really enjoyed the experience and won great favor in the eyes of his employer and his fellow workers. An orphan boy whom he met that fall formed a strong attachment for him and through helpful advice and the power of a good example was set on the road to an education and a career as a business man in a North Dakota city. The months spent with the threshing crew were invaluable to young Korns because they proved that he could make his own way among strangers, even under the most adverse conditions.

After completing his college course, he studied law for two years with E. E. Wingert, at Dixon. He then entered the law department at Drake university at Des Moines and graduated in 1899. He passed the Iowa State Bar examination and was admitted to practice in the State and Federal courts in June, 1899.

The summer of 1899 was spent traveling over Iowa looking for a promising location for the practice of law. He had already decided to remain in that state and finally settled upon Des Moines because it was the largest city and seemed to hold out the greatest promise for the future. Then, instead of sitting down and waiting for business to come to him, he went out and got it. So far as he could conveniently do so he avoided the criminal courts, for he had no taste for that class of clients. Neither did he deliberately seek to make politics a stepping-stone to a place of prominence. Office never had any allurements for him and he always was content to help the other fellow win the title. He was urged at different times to become a candidate for city solicitor and mayor, but refused. Nothing swerved him from his devotion

to his profession until the Modern Woodmen brought to him a new vision of service.

The manner in which the name of the Society first came to his attention again proves what many fail to realize, that such an organization may be just as effectively advertised by its troubles as by its triumphs. He became interested during his school days in the fight being waged over the removal of the Head Office from Fulton to Rock Island. This was staged for the most part in the county adjoining his own and raised legal issues which were of especial interest to one of his turn of mind. From reading about the controversy in the newspapers he absorbed incidentally a quite accurate idea of what the Society was and the way it did business. So it came about that, when he felt the need of protection for his family it took little urging to persuade him to become a member.

It is only fair to say that the urging was done by his wife. He did not wait to establish a law practice before getting married, never doubting his success as an income producer. August 29, 1899, he was united at Washington, Illinois, with Miss Luella Cress. Her father had been a Modern Woodman and she was deeply impressed by the kind attentions paid him by the Neighbors during his last illness. She wished her husband to become connected with the same Society. Mr. Korn's contracted for some life insurance before his marriage, but was glad to add more. Happening one day to meet one of the officers of U. S. Grant Camp, No. 108 of Des Moines, he intimated that he might join if somebody asked him. The invitation was forthcoming and when initiated March 29, 1900, he acquitted himself so creditably that a few months later, to fill a vacancy, he was elected Adviser. Later he became Consul.

Gradually he was drawn into work for the Camp and the Society. He found it altogether to his liking and responded willingly whenever he could without interference with his law practice. He met C. G. Saunders, then Director, who sent him a number of claims to examine. In 1903 he began attending State and Head Camps, to which he was regularly chosen as delegate until he became one of the Head Officers. In 1905 he was commissioned District Deputy and he also acted as State Lecturer for Iowa until 1908. From the time he got fairly into the work he was in great demand as a speaker at Modern Woodmen functions. His first contest within the organization came in 1903 when he backed Director Saunders for reelection against Jerry Green. He pulled Polk county through for his man and though there was a bolt in the County Camp, the Saunders delegates were seated in the State Camp and turned the scale.

The law is a jealous mistress. The time had arrived when his growing law practice demanded all his time and effort. He specialized in corporation law and was counsel for several corporations whose business was rapidly expanding. He must make a choice.

After consultation with leading Woodmen, he decided to become a candidate for Head Banker and let the outcome determine his future course. He made the campaign for Head Banker strictly on his merits and was elected at the Peoria Head Camp in 1908. At the end of his term, he was elected at the 1911 Head Camp to membership on the

Board of Directors which office he has since held. He always maintained a consistent position on the question of rates and won the endorsement of his state even when a majority of the members there was not in full harmony with the views of the administration on the subject. The vote of the Iowa delegation in the Toledo Head Camp was close but was for the administration 18 to 17.

In 1907, Des Moines adopted the commission form of municipal government, being one of the first cities in the United States to do so. Mr. Korn's was a leader in the movement, which was in the nature of a revolt against an inefficient form of government entrenched in the city for many years. He was secretary of the mass meeting at which the campaign was decided upon and then accepted the chairmanship of the campaign committee appointed to conduct it. It was a bitter fight. All machine politicians and existing political organizations resisted the innovation with every trick and device at their command. The difficulty lay in getting the plain facts before the voters and to accomplish this the chairman adopted some unique methods. The commission form proposal carried by 2000 majority. Mr. Korn's was in line for any municipal office he desired, but declined political honors.

During the World war, the government established one of its cantonments, named Camp Dodge, at Des Moines. The government called upon Des Moines to organize a branch of the War Camp Community Service. The War Camp representative, city officials, and Chamber of Commerce canvassed the situation and Korn's was called to head the organization as president. An idea of importance of the position is given by the following editorial in the Des Moines *Daily Capital*:

"One of the most responsible civic positions ever given to a man in Des Moines was conferred upon F. R. Korn's when he was made chairman of a board to provide recreation and entertainment for the 40,000 soldiers who will go into camp here this fall. * * *

"Des Moines will be called upon to organize in a manner never attempted before. Every branch of social activity in the city will be coordinated. Besides this campaign, the Liberty Loan and the Red Cross campaigns will appear as mere practice stunts.

"There are no precedents for Des Moines to follow. The conditions that surround the sixteen cantonments to be established in the United States are different from those that attended previous mobilizations of troops in this country.
* * * *

"Mr. Korn's, as head of the Des Moines bureau, will not only be put to the test as an organizer but he will also have his powers of originality and ingenuity tried under fire. Des Moines is in competition with fifteen other cities in the United States that will be taxed with the same problem."

The entire city of Des Moines was organized for this work and was credited by army officers with having handled the situation in an unusually satisfactory manner. After all expenses were paid, there was a surplus of \$10,000 in the treasury, which speaks well for the way in which the business end of the undertaking was conducted. Such organizations usually have a deficit but seldom a surplus.

Mr. Korn's for eight years has been chairman of the Modern Woodmen Executive Council's committee on legislation and in this capacity has been in the thick of the fight to ward off ill-advised and harmful legislation. He has an abiding faith in the future of the Society under its present plan and loses no opportunity to uphold and defend its system and practice among the members and before the lawmaking bodies and the public. He is chairman of the Committee on Depositories. He has given the Society invaluable service as a Head Officer.

Mr. Korn's is a loyal booster for the city of Des Moines and for Iowa. Loyalty is one of his outstanding characteristics. He has been a member of the Board of Trustees of Drake university since 1910. He served two terms on the Board of Directors of the Chamber of Commerce. He is a member of the University Christian church, the Des Moines club, Rotary, and Hyperion clubs. He is a member of the Theta Beta Phi law fraternity. In 1917, he received the Thirty-third degree in Masonry at the Mother temple in Washington, District of Columbia.

His family consists of his wife and one son, Richard, who joined the Modern Woodmen on his sixteenth birthday.



SHEDRICK S. TANNER
Director

SHEDRICK S. TANNER

MODERN Woodmen of America was only a three-year-old when Shedrick S. Tanner became a member of it. He was proprietor of a small grocery store at Minier, Illinois, at the time, and most favorably inclined, then as now, toward worthy fraternal organizations in general. Deputy Head Consul R. T. Court and Captain Weaver, a Special Deputy, came to Minier in course of a tour organizing Camps in Mason and Tazewell counties. Mr. Tanner became a charter member of Camp No. 206 and its first Clerk. He is still a member and the only survivor of those whose names appear on the charter. Captain Weaver, it might be added, is also living at Petersburg, Illinois, at the time this was written (March, 1925) and one of the Society's patriarchs.

Mr. Tanner was soon made escort. He committed the Ritual to memory and organized one of the first degree teams in central Illinois. He also assisted in forming many others in his own and nearby counties, his familiarity with the work bringing him into great demand. He took no part in general affairs of the organization until 1890, when his Camp sent him to Springfield as its delegate in the famous Head Camp which put a quietus upon factional warfare and committed the leadership of the Society to an entirely new set of officers. He has a rather vivid recollection of Dr. P. L. McKinnie, a short, heavy man with a high-pitched voice, who raised the only rumpus of the sessions by marching down the aisle in the old house of representatives where the meeting was held, waving a newspaper and shouting his denunciation of the Root administration. He also recalls distinctly the figure cut by Dr. Frank Swallow of Valley Falls, Kansas, who was elected Head Physician. Doctor Swallow he remembers as of the Indian medicine man type, with black hair and eyes, a broad-brimmed hat and a general picturesqueness of figure and speech which attracted much attention and won him the votes necessary to defeat a big field of other candidates for the place.

Mr. Tanner began to figure in the politics of the Society in 1899, when, through the influence of Walter Albertsen, member of the Law committee, he was selected as delegate to the Illinois State Camp and also to the Head Camp at Kansas City. At the latter meeting he attracted the attention of Head Consul W. A. Northcott by a speech advocating the levying of twelve assessments yearly and establishing a reserve with the surplus. Mr. Northcott had been advocating something of this sort for several years and to show his appreciation named Mr. Tanner member of the Rules committee.

Mr. Tanner was also delegate to the State and Head Camps in 1901. In the former, Northcott had opposition in the person of Judge Lovett of Peoria, where the meeting was held. The judge was brought out by General Attorney J. G. Johnson, who had been nursing a disaffection and some ambitions of his own for more power. To offset the Johnson influence it was proposed early in the campaign to form

a Northcott and Hawes club in Illinois. Hawes objected to having his name used, so it was made simply a Northcott club. Mr. Tanner was the organizer and before the State Camp he had enough delegates lined up to carry the day. The vote at Peoria was 490 for Northcott to 97 for Judge Lovett and the name of the latter did not come before the Head Camp. The Northcott club, however, was much in evidence at St. Paul.

At the Indianapolis Head Camp in 1903, Mr. Tanner was chairman of the Credentials committee which passed upon the Murphy-Johnson contest from Kansas. The decision in favor of E. E. Murphy, present Director, not only squelched Mr. Johnson's aspirations in the direction of the Head Consulship but also marked his permanent retirement from the official life of the Society.

For the next four years Mr. Tanner found the demands of his private business so pressing that he did not give much attention to Modern Woodmen affairs. In 1907, however, a contest was on between two Illinois groups, one led by Director George W. Reilly of Danville, and the other by State Physician J. A. Rutledge of Elgin. Mr. Tanner was called upon to act as harmonizer but for once his efforts failed. Instead of smoothing things over he finally was precipitated into the fight as leader of the Reilly wing and the campaign was between him and Doctor Rutledge for endorsement of the state for Director. The Illinois Camp of 1908, will go down in history as the most exciting one ever held in any state. The doctor won by a single vote. Mr. Tanner apparently lost nothing by his defeat, as the speech he made after the vote had been taken proved him a good loser and without doubt did a great deal to insure success in his campaign for Director three years later. In the meantime, Head Consul Talbot appointed him State Deputy for Illinois over the protests of the Rutledge-Hawes followers. During the three-year term from 1908 to 1911, 54,000 applications were written in Illinois, which constitutes a record never equaled in any state in the history of the Society. His election as Director in 1911 was practically without opposition, so evident was his strength. Neither has he had any serious contests since, being reelected at each succeeding Head Camp. While he was State Deputy the Illinois Woodmen Social club was formed. He is now president of it and Head Banker O. E. Aleshire secretary. It holds annual meetings with a banquet in some city in the state, usually on Lincoln's birthday.

Mr. Tanner was born March 9, 1865, at Stafford, Ohio. His father was a carpenter, the family was large and the struggle to make both ends meet was not an easy one. The son learned at an early age to earn and save. He secured a common school education and at 17 began teaching. This he followed for two years in Ohio, supporting himself on an income of \$160 for a six months' term and saving enough money to pay his way to Illinois, which offered considerable better opportunities. At Minier in that state he found a similar job paying \$50 per month, which was then regarded as an almost princely salary. Two or three years later when he had saved \$700, he bought a half interest in a grocery store which after two years he disposed of at a profit to acquire an interest in a line of country grain elevators operating under two firm names, Quigg, Tanner & Co., and Quigg,

Railsback & Co. As the youngest and most active member of both concerns the actual management fell upon his shoulders. For twenty years he followed this business with exceptional financial success. When the coöperative movement developed among the farmers of Illinois he was quick to foresee the trend of events and lost no time in disposing of his elevators to the mutual organizations. This was done in 1906 and since then he has given his chief attention to farming, being known as the "farmer" Director of the Society.

As a "mixer" Mr. Tanner has few peers in or out of the organization and he is recognized as an orator of no mean ability. Though not large physically his energy is dynamic and he is quick to think and prompt to act. While he was in the grain business he became president of the Illinois Grain Dealers' association, embracing practically every privately owned elevator in the state, and helped to organize the National Grain Dealers' association. He formed the acquaintance of nearly all the prominent grain and board of trade men in the country and was in great demand as speaker at meetings and banquets of their organizations for many years.

Mr. Tanner and Miss Etta Williams of Minier, Illinois, were married September 1, 1887. They have no children. Mr. Tanner always has taken a leading part in other fraternal organizations besides the Modern Woodmen. He is a thirty-second degree Mason, an Odd Fellow, and an Elk, and holds membership also in the Rebekahs, Knights of Khorassan, Eastern Star, Royal Neighbors, Knights of Pythias, and Court of Honor. He is a member of the Hamilton club in Chicago and Creve Coeur club of Peoria. He is one of the state's leading Republicans and in 1920 figured prominently as a contender for the party nomination for governor.

EDGAR JOHN BULLARD

LONG and exceptionally effective service with the Society preceded the advancement of Edgar J. Bullard to the Directorate of the Modern Woodmen of America. His original connection with the organization dates back to March 29, 1897, when he became a member of Camp No. 2387 of St. Johns, Michigan. He was a member of the Forester team there and also served for many years as Venerable Consul. Soon after becoming a member he was appointed Camp Deputy and in that capacity was responsible for the heaviest growth the local organization ever experienced. He was a delegate to the Michigan State Camp in 1899, 1901, 1911, and 1914, and delegate to the Head Camp in the three years last named. At the 1903 Head Camp he served as member of the Mileage and Per Diem committee. He was appointed State Deputy of Michigan in 1903, and held that position until elected member of the Board of Directors in 1917. In 1921 he was reelected in the latter capacity and is still serving. He is now a member of Camp No. 7671 of Detroit, to which city he removed in order to more effectively serve his constituency.

Few have had a more varied experience than did Mr. Bullard in boyhood and early youth. He was but 8 years of age when his father died and at an early age he was thrown upon his own resources. He secured a common school education, but before completing it had formed the habit of finding work in vacations and during spare hours, and thereafter he always followed some regular employment. The son of a carpenter he had a natural aptitude for the use of tools and within a few years had developed considerable skill in a number of lines of work. The first pennies he earned came from the sale of the *Detroit News* at Fowler, Michigan, where he was born June 1, 1872. Part of the time while a schoolboy he drove the horse which furnished power for the local grain elevator, and when older he worked now and then "wooding up" the old wood-burning locomotives on the D. G. H. & M. railroad. He attained some experience in the trades of carpenter, painter, and blacksmith, and also on occasions rustled freight and worked on the farm and in the grain elevator. At 16 he began driving a grocer's wagon in the country selling to the farmers and buying eggs and butter in summer and clerking in stores in the winter. He was a "good mixer" and selling was easy, so at 18 he went on the road and for six years sold nursery stock and also shares in a local building and loan association, making a success of it. In 1896 he accepted a place with John Hicks, one of the leading merchants of central Michigan, and removed to St. Johns. There he managed an extensive grain, produce, and coal business until 1903 when he became State Deputy Head Consul for the Modern Woodmen.

At St. Johns Mr. Bullard won great popularity, an evidence of which is seen in his election twice as mayor and his selection for service as president of the board of public works. He was a Democrat



EDGAR JOHN BULLARD
Director

and no member of that party had been elected mayor for twenty years. The first time he ran his majority was but seven. Running for reelection at the end of the term he rolled up the largest majority that any candidate ever had received up to that time. After that, he declined to hold public office, though frequently asked to do so, with the single exception noted. As head of the board of public works in 1907, 1908, and 1909, he succeeded in turning a deficit into a profit. Under his administration as mayor the first paving was laid in St. Johns. During the World war no one worked harder than he. He served as chairman of the quota committee of the Michigan war preparedness board in 1917, 1918, and 1919, and as a member of the state community council commission in 1919-20, making many patriotic addresses during that period. As State Deputy for Michigan Mr. Bullard built up the membership with remarkable success, sparing no personal effort to that end. He has filled in a single month as many as twenty-six engagements to speak in the interests of the Society. His fraternal society affiliations also include the Masons, Odd Fellows, Elks, Court of Honor, Modern Maccabees, Modern Brotherhood, Equitable Fraternal Union, and Royal Neighbors.

Mr. Bullard was married October 16, 1900, to Miss Lizzie N. Newton and they have been blessed with two children, George Newton and Mary Elizabeth.

JOHN D. VOLZ

IF THERE is any member of the Modern Woodmen Directorate who can take the Society apart and put it together again without any surplusage of parts, who knows exactly what makes the wheels go round and who can put his finger on the trouble and correct it if they slow up or stop, that member should be John D. Volz of Indiana. For Director Volz is a watchmaker by trade and earned a living at it for a number of years before he found he could earn a better living working for the Modern Woodmen. It is quite a jump from the watchmaker's bench to the tall timber, but he made it at a single leap, "lit a' running" and kept both his feet and his head. After all, there isn't so much difference in the technique of the two callings. It is mainly a matter of understanding the machinery and keeping it in order whether you are making watches or fraternal societies.

Director Volz might never have become a member of the Modern Woodmen if he had waited for somebody to ask him to join, being one of the few who have come in entirely on their own initiative. He might, too, have remained a watchmaker if he had not, fortunately, found himself out of a job one fine day with a wife to support and mighty little capital to go on.

It was while he was working at his trade in Manning, Iowa, that his attention was drawn to the Modern Woodmen by a maple leaf button that one of his rural patrons wore in his lapel. Inquiring what the button stood for he was informed that it was the insignia of some sort of a lodge that had just been formed in the town. Yes, there was a life insurance provision, but the speaker, though a member, didn't know much about it. Better see Pete Steffany, a few doors down the street. He was an officer and could give all necessary information. The young watchmaker had been considering the need of some protection for his family, having a few months before taken unto himself a wife. He saw Pete, got a descriptive leaflet and an application blank and so wrote his first member of the Society. Subsequently during a period of twenty-one years as Deputy, he personally wrote more than three thousand others, but none among them meant as much either to himself or to the Society as the one he first signed up. Incidentally, he always has been strong for the wearing of the button, urging it on every possible occasion before the members.

Later he found out why he was not solicited by the Deputy who organized the Manning Camp. There were two drug stores with jewelry departments in the town and the Deputy had been led to visit the "other" one first, perhaps because it was headquarters for the Camp's examining physician. It was assumed from experience in similar circumstances that those connected with the store that had been ignored would be resentful and take no part in the new enterprise, but John Volz was not built that way. He became a member June 5, 1893. The Columbian exposition had just opened in Chicago



JOHN D. VOLZ
Director

and he intended to see it. In order that nothing might interfere with his doing so he resigned his place, confident that he could get another when necessary, as he always had done before, merely by asking for it. Two months later when his finances became alarmingly low the panic of 1893 had gripped the land. Chicago was hit especially hard. The exposition boom had collapsed and the place was full of watch-makers willing to work for their board.

From his first connection with it the Modern Woodmen had struck Mr. Volz as a most worthy organization and he had made it his business to find out all he could about it. From the official paper he learned that there was an opening for Deputies. With his own experience in getting into the organization fresh in mind and confident that there were many others merely waiting for an invitation to join he applied to Head Consul Northcott, secured a commission and was assigned to Michigan. So, in August, a little more than two months from the date of his initiation he went to work and has been at it ever since, as Assistant Deputy, District Deputy, State Deputy, Head Banker, and Director. Once started he never had a thought of permanently turning back to his trade. He found he had an exceptional fitness for fraternal work, which may in part be explained by the circumstances of his birth and bringing up.

Mr. Volz was the son of Rev. Daniel Volz, a Methodist minister of the old school—a circuit rider who spent fifty-five years in various pulpits and traveling between them. The list of places in which the family lived during the son's boyhood resembles those seen in postal guides and census reports. It begins with Farmer's Retreat, Indiana, where he was born, February 2, 1870, but he acquired from his birth-place neither a desire to farm nor a tendency to retreat. He began moving before he was six months old and has been going forward ever since. He is able now to remember having lived at one time or another in Hamilton, Hannibal, Newark, Woodville, and Perrysburg, Ohio; Holt and Caseville, Michigan, and Lawrenceburg, Batesville, and Connersville, Indiana. His schooling, obtained under obvious difficulties, was completed at Connersville, where he graduated from the high school, and at once left home to learn his trade and earn his own way. Then he worked successively at Milan, Tennessee; Morganfield, Kentucky, and Manning, Iowa. Raised under a strict home discipline he acquired good habits, and forced by circumstances to be continually meeting strangers and adjusting himself to new environments it is not surprising that he found his work as a Modern Woodmen Deputy congenial and that he was able to overcome difficulties and succeed where many another would have failed.

His first work as Deputy was in connection with the organizing of a Camp at Belding, Michigan, in August, 1893. He was then but 23 years of age. There were no District Deputies until the following year, when he received one of the early appointments in that capacity. For some years he worked in different places in Michigan, Illinois, and Indiana, going where he was assigned by the Head Consul and making a highly creditable record. He was out of the Field department for several months before the Indianapolis Head Camp in 1903, serving as business manager of the local entertainment committee. Under his direction sufficient money was raised to pay the expenses

of all forms of entertainment provided in an unusually elaborate program, to pay prizes amounting to \$6000 and have \$900 left in the treasury. The Indianapolis Head Camp is one of the few in the history of the Society which left no deficit to be paid for, like the proverbial horse, after it was dead. As a result of this bit of work the Indiana leaders insisted upon his appointment as State Deputy. His first year in that office vindicated his backers, the state leading the jurisdiction in gains for the period and in every month of it except one.

His appointment as State Deputy took place at the first meeting of the Executive Council after the Head Camp. For eleven years he held the office and would have been well content to have kept it longer. He went before the 1914 State Camp as a candidate for Director, not with any particular idea of being elected, but rather to please some of his friends and create a diversion which might take the minds of some of those with insurgent leanings off their fancied grievances. Indiana neighbors long had felt that there ought to be a Hoosier in one of the leading Head Offices and a candidate on whom they could center gave them something to fight for, which is a great deal better than having merely something to fight against. Mr. Volz was endorsed by the State Camp by an overwhelming majority. In the Head Camp the other states were not willing to give Indiana a Directorship, but offered "something just as good" in the shape of the Head Bankership. Under the circumstances, what could John Volz do? He had to accept, of course, or disappoint his friends, which was unthinkable. Three years later new conditions arose, which gave Indiana its chance for a place on the Board and again, being in the direct line of succession, what could John Volz do? He's still a Director and from the present outlook always will be so long as he plays the game, which makes it a pretty safe bet, since he has been playing it square ever since he was old enough to know the rules.

It must not be assumed that Director Volz never stood for anything except office. That isn't the way men get on in the Modern Woodmen. He has been an active, constructive worker wherever he happened to be. Sawing wood has been his specialty and he has let the other fellow clean up the sawdust and conduct the postmortems. He can fight and has done so, but it isn't exactly in his line and he doesn't go about looking for a *casus belli* between battles. He has made a lot of friends and kept them, too, on that program, and has brought added strength to the administration. Serving in important offices all through the acute stage of rate agitation he made a consistent record and retained the respect of those who were unable to agree with his views. He did not support the rates approved by the actuaries and submitted at the Indianapolis Head Camp, because they were based upon the National Fraternal Congress table which he then and ever since has considered higher than was necessary for the Modern Woodmen. After the Society's own experience table was compiled he always upheld the rates of contribution that it indicated were necessary to the perpetuity of the organization. He never harbored any illusions as to the adequacy of the rates prevailing at the time he became a member.

Mr. Volz is a firm believer in the lodge system and the importance of ritualistic work, which he holds absolutely necessary to the life and usefulness of the Society. At the Peoria Head Camp in 1908 he introduced a resolution ordering a revision of the Ritual. He was made secretary of the committee which was given the task, and with Supreme National Lecturer Charles E. Whelan did most of the work, preparing a draft which is substantially the same as that now in use. His idea was to separate the long and short forms of initiation so as to add dignity, beauty, and educational value to the former and confine most of the "horseplay" to the latter, whereas both forms previously had been lacking in consistency and continuity.

While he was Head Banker he was called upon to pay a claim in which the beneficiaries, two daughters of the member, had assigned their portions to outside parties. An investigation seemed advisable and on making it he found that the daughters had neglected their father for years, permitting him to spend his last days and die in the poorhouse. He had kept his insurance alive out of his pension money, having been a soldier in the Civil war. The injustice of permitting the daughters to reap any returns in such circumstances impressed the Head Banker so strongly that at the 1917 Head Camp he espoused the cause of 70-year withdrawal benefits, in force now, alleviating the distress of members situated as was this old soldier. Most of the important forward steps taken by the Society have been preceded by more or less lengthy periods of agitation, but the 70-year benefit plan was so ably advocated that it was approved on its first presentation.

Being forced to move from place to place while serving as Deputy, Mr. Volz has been a member of a number of local camps. Among them may be mentioned those at Lincoln, Hoopston, and Petersburg, Illinois. He is now and for years has been a resident of Indianapolis and a member of Camp No. 3558 of that city. He never held Camp office until after his election as Director, when he was chosen Trustee of his Camp, a place he still holds. He was delegate to the Indiana State Camp in 1897, 1901, 1905, 1908, 1911, and 1914. He was Head Camp delegate in 1897, 1901, and 1911, and Head Camp alternate in 1905 and 1908. He has held membership in a number of other fraternal organizations, but at present affiliates with only the Royal Neighbors and the Masonic orders.

Politically, Mr. Volz is a Republican and by that party he was elected member of the Indiana legislature in 1907 and 1908. He was a member of the insurance committee in the house and used his influence on behalf of legislation helpful to fraternal societies, assisting, incidentally in the defeat of a number of bills of an opposite nature.

While working as watchmaker at Manning, Iowa, in his early 20's, Mr. Volz was married to Miss Fanny Bain Berry of Morganfield, Kentucky. The wedding took place at Louisville, August 30, 1892. They have no children.

NED C. SHERBURNE

HAVING been picked by Head Consul W. A. Northcott as a man having the right qualifications, Ned C. Sherburne, the newest member of the Board of Directors, has lived up to the fondest expectations and proved his worth. Mr. Sherburne was appointed State Deputy of Ohio on August 1, 1897, where he remained until his elevation to the Board on February 14, 1927, succeeding Director F. B. Easterly, who passed away December 26, 1926. At the time of his promotion he was senior State Deputy in point of service.

"Ned," as he is lovingly known, was born at Terre Haute, Indiana, October 13, 1864, and at the age of 10 the family removed to a farm near Greenville, Illinois. It was there he spent his boyhood and received his education. In the late '80's the lure of the west captured him so Ned went out there to become a cowboy. This vocation was continued for four years, and it is felt certain that his acquired experience in round-ups fitted him for his work in later life, as for thirty years he rounded up applicants for Woodcraft's honors in the Buckeye state. During his incumbency as State Deputy, the membership in Ohio increased from 2500 to 47,000.

His first connection with the Society was when he joined Camp 452 at Greenville, Illinois, on March 8, 1892. He became active in the Camp's activities at once, and, recognizing his spirit, Head Consul Northcott watched him carefully for a time, and when ready to make an appointment for the Buckeye state was neither slow nor hesitant upon calling "Ned" to his office and making the offer. Be it said to the credit of Mr. Sherburne that he did not accept the appointment with alacrity, but studied the situation carefully before accepting.

Seeing the wonderful possibilities he realized that his place of residence should be as near as possible in the geographical center. Naturally that meant the removal to Columbus, the capital, but being a poor man he discovered various reasons why it would not be advisable to move into the Capital City, due to the high cost of living, so he studied several smaller places within a short distance. After completing his survey, Newark, in Licking county, was chosen, where he removed, and that his selection was a wise one was proved by his continual residence there. Hundreds of times probably he has been called to remote places of Ohio on a few hours' notice, and due to his central location he was able to arrive at his destination, as the distance never exceeds 150 miles. It meant a saving of both time and money, two virtues strong in the heart of Mr. Sherburne. Without any doubt Ned Sherburne is the most prominent citizen in Newark.

Like Head Consul Northcott, Mr. Sherburne demonstrated early in his career as State Deputy his ability to pick the right men at the right time for the right place and develop them. His genius in organization work and constantly making friends has been known for many years.

In building the membership in the state the records show that the growth was steady at all times, as he insisted upon consistent



NED C. SHERBURNE
Director

production by his Deputies and did not depend solely upon monstrous sized class adoptions. Of course, many big classes have been inducted into membership in Ohio, but nevertheless the successful accomplishments of the State Deputy have been brought about by a consistent growth. Upon his arrival at Newark he immediately transferred his membership to Newark Camp 4727 which boasted a membership of eighteen Neighbors. It might be stated here that as this is being written the membership of that Camp nears the fourteen hundred mark.

Mr. Sherburne is a fraternalist through and through, being of a kindly and sunny disposition. His kindness of heart, his integrity of purpose, his conscientious devotion to duty have endeared him to thousands upon thousands of people.

Director Sherburne was married at Greenville, Illinois, August 8, 1893, to Miss Minnie O. Brown of that city. There are two children: A son, Clifford Clare, born August 5, 1894, and a daughter, Alta Leone, born on her genial daddy's anniversary, October 13, 1896. She is now Mrs. R. H. Patterson of Columbus, Ohio, and has a daughter, Barbara Lou, born June 11, 1924. The son is in the medical profession and practicing at Columbus. Mr. Sherburne's home life has ever been ideal, and when the day's labors are over, he is usually to be found at home, unless it should be that he motored the thirty-three miles over to Columbus to see his children, and his dear little granddaughter, Barbara Lou.

Mr. Sherburne had a part in the organization of the State Deputies association, having served at different times in the offices of president, secretary, and treasurer. In addition to his Modern Woodmen affiliation he is identified with the Masonic fraternity.

ELECTIVE HEAD OFFICERS OF MODERN WOODMEN OF AMERICA 1883-1927 HEAD CONSULS

Name	Residence	From—	To—	Remarks
J. C. Root.....	Lyons, Ia.....	January, 1883	November, 1890	Died Dec. 24, 1913.
W. A. Northcott.....	Greenville, Ill.....	November, 1890	June, 1903	Died Jan. 25, 1917.
A. R. Talbot.....	Lincoln, Neb.....	June, 1903	Now Serving	

HEAD ADVISERS

E. D. Leland.....	Lanark, Ill.....	1883	February, 1885	Died March 23, 1918.
W. H. Parks.....	Dixon, Ill.....	February, 1885	November, 1885	Died Nov. 11, 1885.
W. P. Hobart.....	Dixon, Ill.....	December, 1885	October, 1886	Appointed.
F. F. Roose.....	Lincoln, Neb.....	October, 1886	November, 1890	Died Aug. 2, 1921.
H. C. Hodges.....	Lausang, Mich.....	November, 1890	June, 1895	Died July 23, 1921.
Benj. D. Smith.....	Mankato, Minn.....	June, 1895	July, 1895	Resigned—See Board of Directors.
Perry Perkins.....	Des Moines, Ia.....	February, 1897	June, 1897	Appointed.
Daniel B. Horne.....	Davenport, Ia.....	June, 1897	Now Serving	

HEAD CLERKS

Albert Hilton.....	Lyons, Ia.....	1883	May, 1884	Died Sept. 12, 1892.
Dr. H. M. Kennedy.....	Fulton, Ill.....	1884	December, 1888	Died Nov. 30, 1896.
L. E. Fish.....	Moline, Ill.....	1888	January, 1889	Died Sept. 26, 1902.
Frank C. Brayton.....	Lyons, Ia.....	1889	January, 1890	Appointed.
A. F. Morrison.....	Baldwin, Ia.....	January, 1890	November, 1890	Appointed.
C. W. Havens.....	Rock Island, Ill.....	November, 1890	June, 1914	Died Aug. 4, 1916.
James McNamara.....	Rock Island, Ill.....	June, 1914	June, 1917	Resigned—To become Mgr. Inv.
A. N. Bort.....	Rock Island, Ill.....	1917	July, 1920	Dept.—Died Jan. 23, 1925.
J. G. Ray.....	Rock Island, Ill.....	July, 1920	Now Serving	Appointed.

HEAD BANKERS

Lewis G. Blaine.....	Lyons, Ia.....	1883	June, 1883	Died Feb. 17, 1906.
A. M. Green.....	Mt. Carroll, Ill.....	1883	June, 1888	Died Oct. 1, 1897.
Augustus Smith.....	Des Moines, Ia.....	1888	November, 1890	Died March 20, 1895.
David C. Zink.....	Grand Island, Neb.....	1890	June, 1895	
A. H. Hollister.....	Madison, Wis.....	June, 1895	June, 1897	Died Dec. 5, 1910.
George N. Pratt.....	Racine, Wis.....	1897	June, 1899	Died March 8, 1927.
Frank R. Crocker.....	Chariton, Ia.....	1899	June, 1901	Died Oct. 31, 1907.

HEAD BANKERS Continued

Name	Residence	From—	To—	Remarks
R. R. Smith.....	Brookfield, Mo.....	June, 1901	June, 1903	See Board of Directors.
A. N. Bort.....	Beloit, Wis.....	June, 1903	June, 1905	See Board of Directors.
C. H. McNider.....	Mason City, Ia.....	June, 1905	June, 1908	
Francis R. Korns.....	Des Moines, Ia.....	June, 1908	June, 1911	See Board of Directors.
David S. Myers.....	Pontiac, Ill.....	June, 1911	June, 1914	Died Aug. 6, 1926.
John D. Volz.....	Indianapolis, Ind.....	June, 1914	June, 1917	See Board of Directors.
Oscar E. Aleshire.....	Chicago, Ill.....	June, 1917	Now Serving	

BOARD OF DIRECTORS

M. W. Mathews.....	Urbana, Ill.....	November, 1890	May, 1892	Died May 10, 1892.
A. R. Talbot.....	Lincoln, Neb.....	November, 1890	June, 1903	See Head Consuls.
J. W. White.....	Tampico, Ill.....	November, 1890	June, 1899	Died March 11, 1904.
C. T. Heydecker.....	Waukegan, Ill.....	November, 1890	June, 1895	Died Feb. 24, 1926.
J. G. Johnson.....	Peabody, Kan.....	November, 1890	June, 1895	Resigned. To become Gen. Atty.—
J. N. Reece.....	Springfield, Ill.....	May, 1892	June, 1901	Died June 30, 1921.
Marvin Quackenbush.....	Waukegan, Ill.....	June, 1895	June, 1901	Died Apr. 8, 1902.
Benj. D. Smith.....	Mankato, Minn.....	July, 1895	June, 1903	Died Apr. 18, 1903.
E. E. Murphy.....	Leavenworth, Kan.....	June, 1899	Now Serving	Appointed.
George W. Kolly.....	Danville, Ill.....	June, 1901	June, 1908	Died Dec. 28, 1918.
C. G. Saunders.....	Council Bluffs, Ia.....	June, 1901	June, 1905	Died March 2, 1924.
R. R. Smith.....	Brookfield, Mo.....	June, 1903	Now Serving	
C. J. Byrns.....	Ishpeming, Mich.....	June, 1903	June, 1911	Died Jan. 23, 1925.
A. N. Bort.....	Beloit, Wis.....	June, 1905	June, 1917	See Superintendents of Sanatorium
J. A. Rutledge.....	Elgin, Ill.....	June, 1908	June, 1911	Died February 2, 1920.
S. S. Tanner.....	Minier, Ill.....	June, 1911	Now Serving	
Francis R. Korns.....	Des Moines, Ia.....	June, 1911	Now Serving	
John D. Volz.....	Indianapolis, Ind.....	June, 1917	Now Serving	
E. J. Bullard.....	Detroit, Mich.....	June, 1917	Now Serving	
F. B. Easterly.....	Denver, Colo.....	June, 1917	December, 1926	Died Dec. 26, 1926
N. C. Sherburne.....	Newark, Ohio.....	February, 1927	Now Serving	

BOARD OF AUDITORS

H. Pierce.....	Appleton, Wis.....	November, 1892	June, 1895	Died March 2, 1919.
H. O. Larrabee.....	Winona, Minn.....	November, 1892	June, 1895	See Head Advisers.
Perry Perkins.....	Des Moines, Ia.....	November, 1892	June, 1895	
C. D. Sharrow.....	Grand Rapids, Mich.....	June, 1895	June, 1897	
D. L. Thornton.....	Kansas City, Mo.....	June, 1895	June, 1897	Died Aug. 8, 1910.

BOARD OF AUDITORS—Continued

Name	Residence	From—	To—	Remarks
W. A. Doran.....	Eldora, Ia.....	June, 1895	June, 1897	Resigned.
Emory Townsend.....	Saginaw, Mich.....	June, 1897	June, 1901	
W. J. Reinke.....	Mason City, Ia.....	June, 1897	December, 1898	
Fred W. Parrott.....	Clay Center, Kan.....	June, 1897	June, 1914	Appointed—See Board of Directors. See Head Bankers. Died Apr. 6, 1911.
C. G. Saunders.....	Council Bluffs, Ia.....	December, 1898	June, 1901	
A. N. Bort.....	Beloit, Wis.....	June, 1899	June, 1903	
E. E. Georgia.....	Muncie, Ind.....	June, 1899	June, 1901	Died Jan. 7, 1916.
M. R. Carrier.....	Lansing, Mich.....	June, 1901	June, 1917	
E. B. Thomas.....	Columbus, O.....	June, 1901	June, 1914	
John Denison.....	Clarion, Ia.....	June, 1901	June, 1905	Resigned.
L. W. Otto.....	Crawfordsville, Ind.....	June, 1903	June, 1914	
George L. Reeves.....	Steeleville, Mo.....	June, 1905	April, 1910	
Martin O'Brien.....	Kingfisher, Okla.....	June, 1908	June, 1914	Appointed—Died Apr. 11, 1918. Resigned. Resigned.
Max Kahn.....	Crookston, Minn.....	June, 1910	June, 1918	
George S. Summers.....	Kansas City, Mo.....	April, 1911	June, 1920	
C. F. Louderback.....	Cape Girardeau, Mo.....	June, 1914	March, 1920	Appointed.
H. F. Turner.....	Ft. Scott, Kan.....	June, 1914	Now Serving	
J. G. Dickson.....	Wickliffe, Ky.....	June, 1914	June, 1917	
W. D. Nelson.....	Spokane, Wash.....	June, 1914	Now Serving	Appointed.
H. S. Green.....	Pierre, S. D.....	June, 1918	Now Serving	
Ambrose S. Havey.....	Bloomfield, Mo.....	June, 1917	Now Serving	
J. G. Tate.....	Yonkers, N. Y.....	June, 1917	Now Serving	Appointed.
Chas. A. Nquist.....	Portland, Ore.....	June, 1917	Now Serving	
	St. Paul, Minn.....	March, 1917	Now Serving	

HEAD ESCORTS

G. B. Jackson.....	Tampico, Ill.....	June, 1883	May, 1884	Died June 16, 1916.
L. C. Brown.....	Morrison, Ill.....	May, 1884	February, 1885	Died Aug. 1, 1912.
M. H. Underwood.....	Marango, Ill.....	February, 1885	October, 1886	See Board of Auditors.
D. Kaufman.....	Omaha, Neb.....	October, 1886	November, 1888	
C. F. Hamlin.....	Emporia, Kan.....	November, 1888	November, 1890	
W. H. Dawson.....	Slayton, Minn.....	November, 1890	June, 1897	Died Jan. 1, 1927
F. R. Van Slyke.....	Madison, S. D.....	June, 1897	June, 1899	
George E. Jenkins.....	Fairbury, Neb.....	June, 1899	June, 1901	Died Oct. 31, 1921.
C. D. Elliott.....	Seattle, Wash.....	June, 1901	June, 1908	Deceased.
J. G. Dickson.....	Spokane, Wash.....	June, 1908	June, 1914	Died July 18, 1906.
R. M. McCracken.....	Boise, Ida.....	June, 1914	June, 1917	Died May 8, 1919.
R. C. Bellow.....	Westhope, N. D.....	June, 1917	June, 1925	
R. C. Spriggs.....	Grand Forks, N. D.....	June, 1925	Now Serving	

HEAD CHAPLAINS

Name	Residence	From—	To—	Remarks
Rev. F. F. Farmiloe.....	Genoa, Ill.....	November, 1890	July, 1897	
Rev. H. W. Troy.....	Platteville, Wis.....	July, 1897	1899	Died March 13, 1911.
Rev. James L. Churm.....	Fond du Lac, Wis.....	June, 1899	June, 1903	
Rev. W. A. Gardner.....	Providence, R. I.....	June, 1903	June, 1905	
Rev. H. N. Dunning.....	Albany, N. Y.....	June, 1905	June, 1914	Died Oct. 15, 1916.
Rev. H. E. Dunnack.....	Augusta, Me.....	June, 1914	Now Serving	

HEAD WATCHMEN

H. Frazier.....	Lyons, Ia.....	June, 1883	May, 1884	Died Feb. 23, 1909.
S. T. Toll.....	Clinton, Ia.....	May, 1884	November, 1888	Died Sept. 20, 1916.
Nathan Jacobs.....	St. Paul, Minn.....	November, 1888	July, 1889	Resigned July 22, 1889.
A. W. Bastian.....	Fulton, Ill.....	July, 1889	November, 1890	
L. H. Hassee.....	Hampshire, Ill.....	November, 1890	April, 1893	Died Apr. 16, 1893.
E. C. Burkhardt.....	Mexico, Mo.....	March, 1894	June, 1896	Appointed; resigned June 20, 1896.
Thomas M. Bigger.....	Columbus, O.....	June, 1896	June, 1897	Appointed.
E. B. Thomas.....	Columbus, O.....	June, 1897	June, 1901	Died Jan. 7, 1916.
H. M. Smith.....	Richland, Mo.....	June, 1901	June, 1903	
George L. Bowman.....	Kingfisher, Okla.....	June, 1903	June, 1908	See Board of Auditors.
A. C. Van Gilder.....	Berthoud, Colo.....	June, 1908	June, 1911	Died Nov. 29, 1920.
J. L. Mayfield.....	Granada, Colo.....	June, 1911	June, 1917	Resigned.
Dr. T. B. Hughes.....	Afton, Tenn.....	June, 1917	June, 1920	Appointed.
W. F. Davis.....	Johnson City, Tenn.....	June, 1920	Now Serving	

HEAD SENTRIES

George Guernsey.....	Erie, Ill.....	June, 1883	May, 1884	Deceased.
R. J. Dill.....	Lyons, Ia.....	May, 1884	February, 1885	
M. F. Hertz.....	Aurora, Ill.....	February, 1885	November, 1888	
A. C. LeBaron.....	Sharon, Wis.....	November, 1888	July, 1889	Resigned July 22, 1889.
C. O. Seudder.....	Dixon, Ill.....	July, 1889	November, 1890	Appointed—Died Dec. 28, 1920.
L. E. Mentch.....	Carey, Ill.....	November, 1890	June, 1899	
C. D. Elliott.....	Seattle, Wash.....	June, 1899	June, 1901	Died Aug. 1, 1912.
Albert A. Bates.....	Minneapolis, Minn.....	June, 1901	June, 1903	
Dr. W. E. Beachley.....	Hagerstown, Md.....	June, 1903	June, 1908	
F. Augustus Ward.....	Providence, R. I.....	June, 1908	June, 1911	
Frank McCalip.....	Washington, D. C.....	June, 1911	June, 1914	
Frank L. Bennett.....	Hagerstown, Md.....	June, 1914	Now Serving	

HEAD MANAGERS

Name	Residence	From—	To—	Remarks
C. C. Farmer.....	Mt. Carroll, Ill.....	June, 1883	November, 1890	Died Jan. 7, 1914.
S. H. Zimmerman.....	Polo, Ill.....	June, 1883	November, 1886	Appointed—Died Jan. 6, 1926.
J. J. Ward.....	Sterling, Ill.....	September, 1889	November, 1890	Resigned.
A. Richtmeyer.....	Sterling, Ill.....	June, 1883	November, 1885	Appointed.
S. P. Leland.....	Charles City, Ia.....	November, 1885	October, 1886	Resigned—Died March 20, 1918.
C. K. Erwin.....	Tomah, Wis.....	October, 1886	September, 1889	Died Feb. 10, 1902.
		November, 1888	November, 1890	

HEAD PHYSICIANS

H. M. Kennedy.....	Fulton, Ill.....	June, 1883	May, 1884	Died Nov. 12, 1896.
P. L. McKinnie.....	Moline, Ill.....	May, 1884	October, 1889	Died March 3, 1907.
G. W. Clendenen.....	Fulton, Ill.....	October, 1889	November, 1890	Died March 11, 1924.
Frank Swallow.....	Valley Falls, Kan.....	November, 1890	June, 1897	Died March 16, 1917.
C. A. McCollom.....	Minneapolis, Minn.....	November, 1892	June, 1901	Died Jan. 22, 1926.
Isaac L. Potter.....	Ackley, Ia.....	November, 1892	June, 1895	Died Apr. 4, 1926.
A. O. Faulkner.....	Lincoln, Neb.....	June, 1895	June, 1897	Died Feb. 8, 1927.
John B. Hibben.....	Topeka, Kan.....	June, 1895	October, 1897	Died Oct. 27, 1899.
Emmett Porterfield.....	Indianola, Ia.....	June, 1895	June, 1897	Died Jan. 1901.
R. E. Beach.....	Vandalia, Ill.....	June, 1895	June, 1899	
F. J. Will.....	Eagle Grove, Ia.....	June, 1897	June, 1901	
Arthur Genter.....	Sheboygan, Wis.....	June, 1897	June, 1901	
S. F. Ashby.....	Fairmont, Neb.....	June, 1897	June, 1901	Died Sept. 2, 1924.
P. C. Palmer.....	Kansas City, Mo.....	June, 1897	June, 1901	Died Aug. 1915.
I. E. Hamilton.....	Kansas City, Ind.....	June, 1897	June, 1899	Appointed Sup. Med. Director—
F. A. Smith.....	Zanesville, O.....	June, 1897	June, 1903	Died Jan. 21, 1917.
Alex. Stewart.....	St. Thomas, N. D.....	June, 1897	June, 1901	Died June, 1901.
A. W. Hyde.....	Brookings, S. D.....	June, 1897	June, 1903	
Will F. Green.....	Sheboyville, Ind.....	June, 1897	June, 1901	
E. L. Kerns.....	Moline, Ill.....	June, 1899	June, 1903	Appointed Sup. Med. Director—
B. E. Jones.....	Kansas City, Kan.....	November, 1899	June, 1903	Died May 1, 1915.
S. L. Rozema.....	Grand Rapids, Mich.....	June, 1899	June, 1901	Appointed Sup. Med. Director.
C. T. Taylor.....	Huntington, W. Va.....	June, 1899	June, 1903	
G. T. Pryor.....	Sheffield, Pa.....	June, 1899	June, 1903	
J. H. Conway.....	Cheyenne, Wyo.....	June, 1899	June, 1903	
J. W. Frizzell.....	Great Falls, Mont.....	June, 1899	June, 1901	
W. A. Adair.....	Moscow, Ida.....	June, 1899	June, 1903	

HEAD PHYSICIANS—Continued

Name	Residence	From	To	Remarks
Fred C. Miller.....	Tacoma, Wash.....	June, 1899	May, 1903	Died May, 1903.
Hamilton Meade.....	Portland, Ore.....	June, 1899	June, 1903	Died June 10, 1923.
J. W. Lauder.....	Afton, Ia.....	June, 1901	June, 1903	Died Feb. 4, 1924.
C. A. Armstrong.....	Roscoe, Wis.....	June, 1901	June, 1903	
E. S. Blair.....	Wayne, Neb.....	June, 1901	June, 1903	
Thomas Lowe.....	Slayton, Minn.....	June, 1901	June, 1903	
Frank W. Martin.....	Portland, Mich.....	June, 1901	June, 1903	Died July 19, 1922.
J. W. Sifton.....	Jamestown, N. D.....	June, 1901	June, 1903	
John R. Boyd.....	Springfield, Mo.....	June, 1901	June, 1903	
Z. C. Wolfe.....	Corydon, Ind.....	June, 1901	June, 1903	
S. E. Leard.....	Livingston, Mont.....	June, 1901	June, 1903	
F. W. Bassett.....	Los Angeles, Calif.....	June, 1901	June, 1903	Died July 26, 1919.
A. K. Carmichael.....	Trinidad, Colo.....	June, 1901	June, 1903	
John L. Houseworth.....	Cashion, Okla.....	June, 1901	June, 1903	
J. W. Moffett.....	Ardmore, Okla.....	June, 1901	June, 1903	
J. W. Bastian.....	Wilmingon, Del.....	June, 1901	June, 1903	
W. A. Spruenger.....	Camden, N. J.....	June, 1901	June, 1903	
T. T. Mooney.....	Rochester, N. Y.....	June, 1901	June, 1903	
W. J. Hanford.....	Norwich, Conn.....	June, 1901	June, 1903	
Michael B. Milan.....	Olneyville, R. I.....	June, 1901	June, 1903	
John H. Judkins.....	Northfield, Vt.....	June, 1901	June, 1903	
C. I. Bemis.....	Bangor, Me.....	June, 1901	June, 1903	
J. W. Goldsboro.....	Princess Anne, Md.....	June, 1901	June, 1901	Resigned.
Thos. W. Koons.....	Cumberland, Md.....	July, 1901	June, 1903	

CHIEF APPOINTIVE OFFICERS OF MODERN WOODMEN OF AMERICA 1883-1926

GENERAL ATTORNEYS

Name	Residence	From	To	Remarks
J. G. Johnson.....	Peabody, Kan.....	July, 1895	July, 1899	Died June 30, 1921.
J. W. White.....	Tampico, Ill.....	July, 1901	July, 1903	Died March 11, 1904.
B. D. Smith.....	Mankato, Minn.....	July, 1899	March 1904	
Truman Plantz.....	Warsaw, Ill.....	March, 1903	July, 1914	
		March, 1904	Now Serving	

EDITORS

Name	Residence	From—	To—	Remarks
J. C. Root.....	Lyons, Ia.....	May, 1885	September, 1889	Died Dec. 24, 1913.
A. W. Bastian.....	Fulton, Ill.....	September, 1889	November, 1890	Deceased.
J. B. Gilliland.....	Peoria, Ill.....	December, 1890	April, 1893	Died Apr. 8, 1902.
Gen. J. N. Reece.....	Springfield, Ill.....	April, 1893	February, 1894	Died Aug. 24, 1919.
F. O. Van Galder.....	Sycamore, Ill.....	July, 1895	August, 1919	Died Sept. 25, 1926.
John F. Harris.....	Chicago, Ill.....	September, 1919	September, 1926	
Charles E. Whelan.....	Madison, Wis.....	October, 1926	Now Serving	

ASSISTANT HEAD CLERKS

H. E. Casteel.....	Port Byron, Ill.....	November, 1890	March, 1893	Died Nov. 4, 1915.
Frank B. Hawes.....	Delavan, Wis.....	March, 1893	October, 1897	Died Jan. 18, 1926.
James McNamara.....	Fulton, Ill.....	October, 1897	July, 1914	Elected Head Clerk.
F. M. Burt.....	Rock Island, Ill.....	July, 1914	July, 1917	
J. G. Ray.....	Lincoln, Neb.....	July, 1917	July, 1920	Appointed Head Clerk.
A. D. Phillips.....	Rock Island, Ill.....	July, 1920	Now Serving	

SUPREME MEDICAL DIRECTORS

Dr. F. A. Smith.....	Zanesville, O.....	June, 1903	January, 1917	Died Jan. 21, 1917.
Dr. E. L. Kerns.....	Moline, Ill.....	June, 1903	July, 1914	Died May 1, 1915.
Dr. B. E. Jones.....	Kansas City, Kan.....	June, 1903	Now Serving	
Dr. E. A. Anderson.....	Holdingford, Minn.....	July, 1914	Now Serving	
Dr. E. W. Cook.....	Plattsmouth, Neb.....	July, 1917	October, 1920	Died Oct. 14, 1920.

ASSISTANTS TO HEAD CONSUL

J. G. Ray.....	Vandalia, Ill.....	January, 1891	July, 1917	Appointed Assistant Head Clerk.
Dr. J. G. Pace.....	Harvard, Neb.....	July, 1917	February, 1920	Appointed Sup. of Sanatorium— Died March 19, 1924.
W. E. Jackson.....	Lincoln, Neb.....	March, 1920	Now Serving	

SUPERINTENDENTS OF SANATORIUM

Dr. J. E. White.....	Colorado Springs, Colo.....	July, 1908	July, 1911	Died Feb. 2, 1920.
Dr. J. A. Rutledge.....	Elgin, Ill.....	July, 1911	February, 1920	Died March 19, 1924.
Dr. J. G. Pace.....	Lincoln, Neb.....	February, 1920	July, 1923	
John E. Swanger.....	Dallas, Tex.....	July, 1923	Now Serving	



CHARLES E. WHELAN
Editor

MANAGERS INVESTMENT DEPARTMENT

Name	Residence	From—	To—	Remarks
A. N. Bort.....	Rock Island, Ill.	1920	January, 1925	Died Jan. 23, 1925.
Lee L. Bradley.....	Rock Island, Ill.	July, February, 1925	Now Serving	

SUPREME ORGANIZER

Ralph E. Johnson.....	Lincoln, Neb.	July, 1903	Now Serving	
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NATIONAL LECTURERS

C. E. Whelan.....	Madison, Wis.	July, 1900	October, 1926	Supreme National Lecturer July, 1908, to Oct., 1926. Appointed Editor, Oct., 1926. Now Serving.
Thos. H. Duffy.....	Dubuque, Ia.	1905	Now Serving	
Edward F. Burns.....	Newark, N. J.	1905	July, 1911	
J. O. Davis.....	Berkeley, Calif.	1914	July, 1917	
Geo. W. Reilly.....	Danville, Ill.	1908	July, 1917	
John F. Harris.....	Chicago, Ill.	1923	July, 1925	
C. E. Renner.....	Lincoln, Neb.	July, 1918	December, 1918	Died Dec. 28, 1918.
W. F. Gilroy.....	Canton, Ill.	August, March, 1920	September, 1919	Appointed Editor—Died Sept. 25, 1926.
		1923	Now Serving	Appointed State Deputy Arizona, California, and Nevada.

NATIONAL DEPUTIES

Bert Oakman.....	La Grande, Ore.	1919	Now Serving	
H. V. Rees.....	Kansas City, Mo.	September, 1921	Now Serving	
P. F. Easterly.....	Pontiac, Ill.	January, 1926	Now Serving	
L. W. MacMeekin.....	Los Angeles, Calif.	January, 1927	Now Serving	

CHAIRMAN OF COMMITTEE ON STATE AND NATIONAL LEGISLATION

John Sullivan.....	Kansas City, Mo.	July, 1914	Now Serving	
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State Deputies Serving Up to January 1, 1927

Name	Territory	Date	Appointed	Service Ended
Addis, L. H.	Delaware and New Jersey	July	1, 1899	Aug. 1, 1901 (Died Sept. 3, 1910)
Aleshire, O. E.	Illinois	Aug.	1, 1914	(Head Banker, Aug. 1, 1917)
Albert, G. B.	Iowa	July	1, 1895	July 1, 1901
Austin, W. C.	Montana, Idaho, and Wyoming	July	1, 1899	Sept. 1, 1901 (Died Jan. 1, 1902)
Avery, O. F.	Northern Indiana	July	1, 1895	
	Indiana	Mar.	27, 1897	
	South Chicago	Aug.	1, 1923	(Inspector, May 1, 1904) (Died June 13, 1924)
Babcock, J. W.	Idaho	Sept.	1, 1921	
	Utah	Aug.	1, 1925	
Baker, Elias	Mississippi	Aug.	1, 1914	Nov. 1, 1919
Baldwin, Geo. F.	New Hampshire and Vermont	Aug.	1, 1917	
	Wisconsin	May	1, 1923	
Barnes, V. J.	West Virginia	Mar.	1, 1920	
Bartley, T. W.	Idaho	July	1, 1899	Aug. 1, 1901
Benedict, Warren D.	New York	Sept.	15, 1922	
Black, W. H.	Indiana	Feb.	1, 1901	Sept. 1, 1901 (Died Nov. 16, 1922)
Boston, A. B.	New Hampshire and Vermont	July	1, 1923	
Brown, H. I.	South Dakota	Feb.	1, 1902	
	Manitoba	July	21, 1908	Mar. 1, 1912
Bullard, E. J.	Michigan	Aug.	1, 1903	(Director, Aug. 1, 1917)
Bullock, C. E.	Florida	Aug.	1, 1917	
Burgess, J. O.	Oregon	Dec.	1, 1923	Aug. 1, 1921
Burns, E. F.	Detroit	Jan.	1, 1904	
	Delaware and District of Columbia	Nov.	1, 1906	(Nat'l Lec.) July, 1908 July 1, 1925 Oct. 15, 1903
Bush, S. W.	Minnesota	Aug.	1, 1917	
Byrns, C. J.	Philadelphia	Oct.	1, 1903	
	Northern Ohio	July	1, 1895	
	Michigan	July	1, 1897	(Director, Aug. 1, 1903 to Aug. 1911)
	North Carolina	Oct.	15, 1916	Dec. 1, 1917
Cahill, M. J.	New York	June	1, 1912	(Died July 14, 1922)
Carlow, F. R.	British Columbia	Apr.	1, 1919	Dec. 31, 1919
Caughlan, F. B.	Georgia	Aug.	1, 1914	Nov. 1, 1920
Chaffee, A. E.	Delaware, District of Columbia, Maryland, and New Jersey	July	21, 1906	Mar. 1, 1912
Cobb, M. A.	Arkansas	Jan.	1, 1922	
Cole, A. J.	Alabama	June	1, 1923	
Collins, J. F.	Philadelphia	Oct.	15, 1903	Nov. 1, 1904
Connelly, J. M.	West Virginia	Oct.	1, 1900	
	Mississippi	Dec.	1, 1919	(Died May 28, 1926)
Crayne, Geo. O.	Montana	Mar.	1, 1916	
	Georgia	Dec.	1, 1920	July 15, 1925
Cross, L. O.	Iowa	Sept.	1, 1911	
Currey, F. B.	Oregon	Sept.	1, 1921	June 24, 1924
Davis, J. O.	California, Idaho, Nevada, and Utah	Aug.	1, 1905	
	Arizona and California	Sept.	5, 1904	(Nat'l Lec., July 1, 1908 to July 1, 1925) Aug. 1, 1905 (Inspector, July 19, 1905) (Died May 8, 1919)
Dawson, W. H.	Minnesota	July	1, 1895	
DeHart, J. W.	Kentucky	Sept.	11, 1905	

Name	Territory	Date	Appointed	Service	Ended
Detlor, Geo. H.....	Western New York	July 1, 1899...	Jan. 1, 1900		
Doubles, M. C.....	Delaware and Virginia	July 1, 1905...			
	Virginia and North Carolina	July 1, 1908...			
Dwyer, Jas.....	Virginia	Sept. 1, 1910...			
	Arizona, New Mexico, Nevada, and Utah.....	June 1, 1911...	July 21, 1911 (Died Jan. 21, 1924)		
Dwyer, W. H.....	Illinois	Aug. 1, 1903...			
	Transferred Arizona, New Mexico, Nevada, and Utah	July 21, 1908...	(Died June 1911)		
Easterly, F. B.....	Colorado and Wyoming	Aug. 1, 1903...			
	Arizona, Colorado, New Mexico, and Wyoming	July 21, 1911...			
	Colorado, Utah, and Wyoming..	July 1, 1915...	(Director, July 1, 1917) (Died Dec. 26, 1926) (Died Aug. 1, 1912)		
Elliott, C. D.....	Washington	Aug. 2, 1897...			
Faulkner, A. O.....	Nebraska	July 1, 1897...	Feb. 1, 1900 (Died Feb. 8, 1927)		
Fleischhauer, A. M.....	Michigan	Aug. 1, 1903...	Jan. 1, 1904		
Foreman, Alex.....	West Virginia ..	Jan. 1, 1899...	Oct. 6, 1899		
Franklin, Harry.....	Eastern New York	June 15, 1900...			
	New York.....	May 1, 1912...	(Died May, 6, 1912)		
Frink, G. N.....	Iowa	July 1, 1901...	Sept. 1, 1911		
Fulkerson, R. P.....	Washington	Aug. 1, 1912...			
	Washington and British Columbia	July 1, 1915...			
	Washington	July 1, 1917...			
	Arkansas	July 1, 1919...	Dec. 1, 1921		
Gambill, H. C.....	Montana and Nevada	Sept. 1, 1901...	Jan. 15, 1902 (Died Sept. 9, 1905)		
	Kentucky	Aug. 1, 1903...			
Gardner, J. P.....	Maryland	Feb. 1, 1902...	Aug. 1, 1903		
Goodheart, Ben L.....	Illinois	July 18, 1911...			
	Arkansas	Aug. 1, 1914...			
	Washington	July 1, 1919...			
	California	Sept. 1, 1921...			
	Arizona and Nevada added..	Nov. 1, 1922...	May, 1927		
Grant, W. R.....	North Dakota...	Aug. 1, 1901...			
	Philadelphia, Pa..	Aug. 1, 1903...	Oct. 1, 1903		
	Reappointed Alberta	July 21, 1908...			
	North Carolina..	Aug. 1, 1910...			
	Mississippi	May 1, 1912...	Aug. 1, 1914		
Harris, Jno. F.....	Montana, Idaho, and Wyoming..	Aug. 3, 1897...			
	California	July 1, 1899...			
	Eastern Pennsylvania ..	Aug. 1, 1901...			
	Chicago	Aug. 1, 1903...			
	Cook County	May 1, 1904...	(Nat'l. Lec., July 1, 1913) (Editor, Sept. 1919) (Died Sept. 25, 1926)		
Hatzenbuehler, Geo.....	Illinois	July 1, 1925...			
Hopkins, G. E.....	Indiana	Apr. 22, 1919...			
Hosey, R. A.....	Indian Territory..	Sept. 1, 1901...	Sept. 1, 1903		
Hughes, J. R.....	Connecticut and Rhode Island..	Aug. 1, 1917...			

Name	Territory	Date	Appointed	Service Ended
Jackson, W. Cable.....	Minnesota	July	1, 1925...	
Jacobs, G. T.....	Pittsburgh, Pa....	Aug.	1, 1903...	Jan. 1, 1905
Johnson, Ogden C.....	Alberta	Aug.	1, 1911...	
	Florida and			
	Georgia	July	1, 1912...	
	Alberta	Aug.	1, 1914...	
	Manitoba and			
	Saskatchewan			
	added	Nov.	1, 1915...	
	British			
	Columbia			
	added	Aug.	1, 1917...	(Died Oct. 4, 1917)
Johnson, Ralph E.....	Nebraska	Feb.	1, 1900...	(Aug. 1, 1903, Sup. Organizer)
Johnston, W. S.....	St. Louis, Mo....	Aug.	1, 1903...	
	Tennessee	Sept.	1, 1905...	
Keeler, B. F.....	Wisconsin	Aug.	1, 1898...	(Died Oct. 2, 1915)
Kester, E. E.....	Nebraska	Aug.	1, 1903...	May 1, 1923 (Died Aug. 30, 1926)
	Nebraska and			
	Wyoming	Jan.	1, 1921...	
Kraushaar, F. C.....	Michigan	Aug.	1, 1917...	Oct. 1, 1925
Levine, Meyer.....	North Carolina..	Dec.	1, 1917...	
	Alabama	Feb.	1, 1918...	May 7, 1923
Lindley, C. J.....	Southern			
	Indiana	July	1, 1895...	July 1, 1901
Libby, J. C. F.....	Louisiana	Jan.	1, 1925...	
	Mississippi			
	added	May	1, 1926...	
Locknane, C. S.....	Kansas	July	1, 1899...	May 1, 1913 (Inspector, July 1, 1917)
Love, T. H.....	Wisconsin	July	1, 1895...	July 10, 1897 (Died Dec. 26, 1902)
Martin, A. P.....	Oregon	July	1, 1919...	Dec. 1, 1920
Martin, J. B.....	West Virginia...	July	15, 1897...	Jan. 1, 1899 (Died Sept. 30, 1918)
McCaffrey, Wm.....	Delaware,			
	District of			
	Columbia,			
	Maryland, and			
	New Jersey...	Mar.	1, 1912...	
McGath, W. A.....	Indiana	Aug.	1, 1914...	Apr. 1, 1919
Menzie, J. N.....	Wyoming	July	1, 1899...	Aug. 1, 1903 (Died Aug. 6, 1912)
Miller, E. H.....	Western			
	Pennsylvania ..	Aug.	20, 1897...	Aug. 1, 1901
Miller, M. A.....	Oregon	Aug.	1, 1899...	Dec. 1, 1899
Molrine, C. W.....	Montana	Dec.	1, 1920...	
Mowery, J. E.....	Delaware East-			
	ern Maryland,			
	and New Jersey	July	1, 1905...	Aug. 1, 1905
Murphy, E. E.....	Kansas	July	1, 1895...	(Director, July 1, 1899)
Murphy, P. J.....	North Dakota...	Jan.	1, 1909...	
Newman, T. W.....	Connecticut	July	1, 1919...	
	Milwaukee, Wis.	Aug.	1, 1903...	
	Cincinnati, Ohio.	Oct.	2, 1905...	Jan. 1, 1906
Oakman, Bert.....	Oregon	Sept.	1, 1918...	(Nat'l Deputy, July 1, 1919)
O'Connor, Wm.....	Arizona	July	1, 1903...	Sept. 5, 1904
Oliver, H. S.....	North Dakota...	Aug.	1, 1903...	Jan. 1, 1909 (Died May 20, 1909)
Palmer, A. O.....	Vermont	July	1, 1899...	
	Maine	Jan.	1, 1904...	
	Connecticut and			
	Rhode Island ..	Sept.	1, 1906...	
	Maine and			
	Vermont added.	Aug.	21, 1908...	
	New Hampshire			
	and Vermont...	Sept.	1, 1912...	(Died June 17, 1917)
Pearman, E.....	South Dakota...	July	21, 1908...	
	Louisiana	Jan.	1, 1920...	(Died Oct. 27, 1924)
Pierce, L.....	Utah	July	1, 1901...	
	Nevada	Aug.	11, 1902...	Aug. 1, 1903

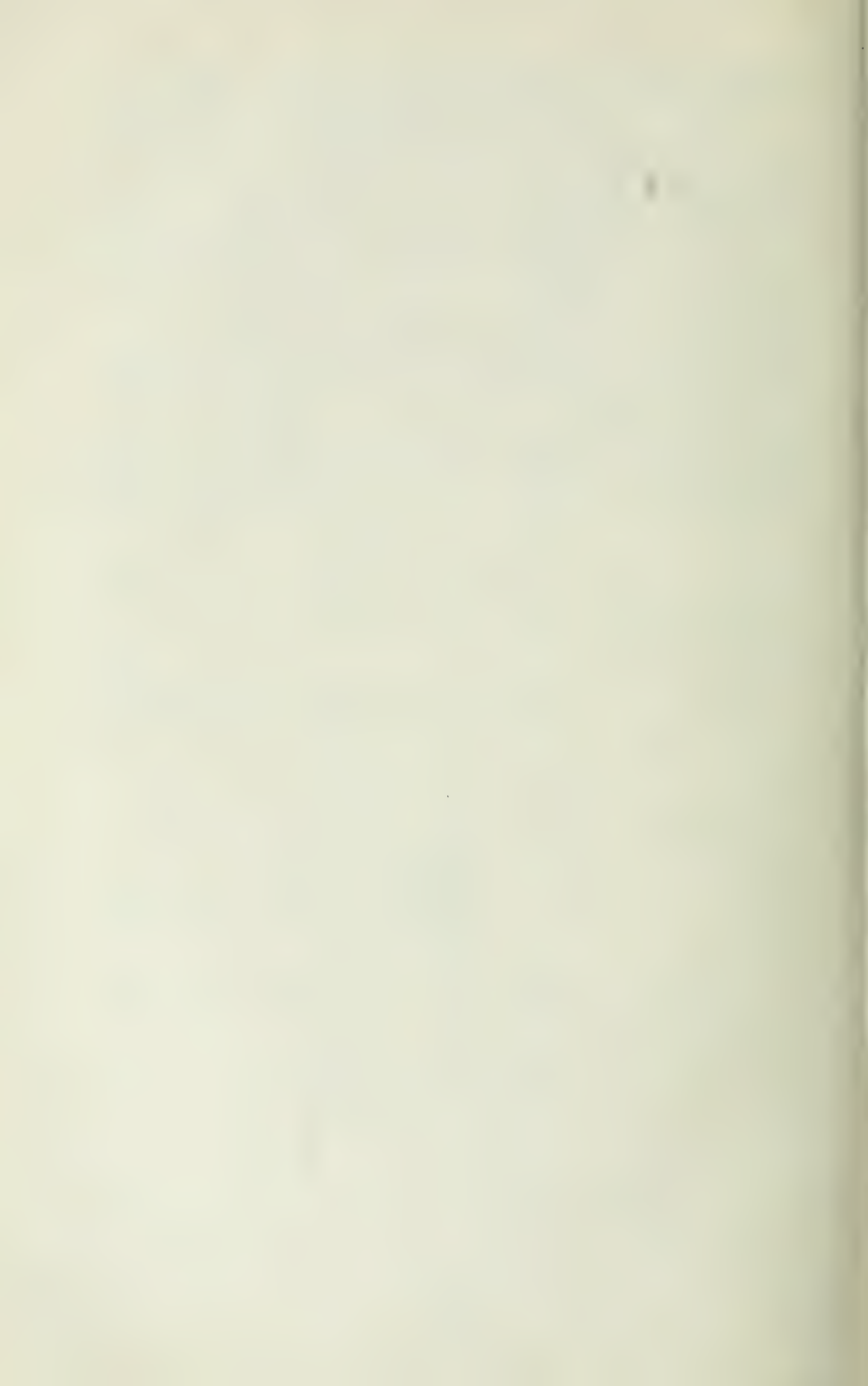
Name	Territory	Date	Appointed	Service	Ended
Pierce, M. M.	Connecticut and Rhode Island	Aug.	1, 1903	Sept. 1, 1906 (Died Nov. 22, 1924)	
Putney, M. B.	Cleveland	Aug.	1, 1903	Jan. 1, 1905	
Quackenbush, E. B.	Illinois	May	1, 1903	June 1, 1903	
Quackenbush, M.	Illinois	Sept.	1, 1901	(Died Apr. 18, 1903)	
Quaintance, T. D.	Maryland	July	1, 1899	Aug. 1, 1901	
Query, S. T.	Arizona, New Mexico, Nevada, and Utah	Feb.	1, 1919		
	Utah	Nov.	1, 1922	July 1, 1925	
Reece, E. A.	Oregon	July	24, 1897	Aug. 1, 1899 (Died Dec. 10, 1905)	
Reed, H. C.	Maine	Oct.	1, 1902	Jan. 1, 1904	
Rees, H. V.	California	July	21, 1908	(Nat'l Deputy Sept. 1, 1921)	
Reilly, G. L.	Minnesota	Aug.	1, 1905	Aug. 1, 1914	
Robins, W. F.	Manitoba	Aug.	1, 1919	Dec. 31, 1919	
Rodenberg, W. A.	Illinois	July	1, 1895	July 1, 1899	
Roe, G. M.	Montana	Jan.	15, 1902	Mar. 1, 1912	
Rooks, A. N.	Texas	Sept.	1, 1905	(Died Dec. 11, 1918)	
Rubey, S. C. A.	Missouri	Aug.	1, 1901	Aug. 1, 1917	
Rumley, W. N.	Indian Territory	Sept.	1, 1903		
	Arkansas	July	21, 1908	Aug. 1, 1914	
Russell, Geo. H.	Delaware	July	1, 1901		
	District of Columbia and Western Maryland	Mar.	31, 1903		
	Delaware, District of Columbia, Maryland, and New Jersey	Aug.	1, 1905	Nov. 1, 1906	
Schurr, Albert	Delaware, Eastern Maryland and New Jersey	Aug.	1, 1903	Feb. 1, 1905	
Sharrow, C. D.	Michigan	July	1, 1895	July 1, 1897	
Shearer, J. S.	Oklahoma Territory	July	1, 1897		
	Oklahoma and part of Texas	July	21, 1908		
	Oklahoma	Aug.	1, 1914		
Sherburne, N. C.	Ohio	Aug.	1, 1897	(Director, Feb. 1927)	
Sherman, J. M.	Colorado	Oct.	1, 1901	Aug. 1, 1903	
Simmons, J. W.	Eastern New York	July	1, 1899		
	Oregon	Dec.	1, 1899	Sept. 1, 1918	
Smith, J. W.	Georgia	July	15, 1925		
Smith, Johnson S.	Oregon	July	30, 1924		
Sparks, S. G.	Illinois	July	1, 1899	Sept. 1, 1901	
	Cincinnati, Ohio	Aug.	1, 1903	June 1, 1904 (Died Oct. 12, 1914)	
Stevens, F. W.	Maine	Aug.	1, 1901	Oct. 1, 1902	
	St. Louis	July	1, 1908	Nov. 1, 1909 (Died June 2, 1912)	
Stevens, J. H. D.	St. Louis, Mo.	Sept.	1, 1904		
	Saskatchewan	July	21, 1908		
	Saskatchewan and Alberta	Sept.	1, 1910		
	Manitoba	Nov.	1, 1912		
	Tennessee	Nov.	1, 1915		
Sundean, J. L.	Minnesota	Aug.	1, 1914		
	North Carolina	Apr.	1, 1918	Aug. 1, 1921	
Swan, W. E.	Michigan	Oct.	1, 1925		
Swanger, Jno. E.	Arizona, New Mexico, Nevada, and Utah	Aug.	1, 1917		
	Texas	Jan.	1, 1919	(Supt. Sanatorium Aug. 1, 1923)	
Tanner, S. S.	Illinois	July	1, 1908	(Director, July 18, 1911)	

Name	Territory	Date	Appointed	Service Ended
Thornton, D. I.	Missouri	July	1, 1895...	
	California, Utah, and Nevada	Aug.	1, 1901...	Aug. 1, 1903 (Died Aug. 8, 1910)
Tousley, E. M.	Colorado	July	1, 1899...	Oct. 1, 1901
Tousley, J. H.	Montana	Mar.	1, 1912...	Oct. 1, 1915 (Died Aug. 9, 1916)
Townley, C. S.	Illinois	Aug.	1, 1917...	July 1, 1925
Tremain, M. L.	North Carolina	Aug.	1, 1921...	
Tyer, W. H.	Idaho	July	1, 1908...	
	Utah	July	1, 1911...	
	Idaho and Nevada	July	1, 1915...	
	Montana	Oct.	1, 1915...	
	Idaho	Aug.	1, 1917...	
	Washington	Sept.	1, 1921...	
Van Slyke, F. R.	South Dakota	July	1, 1895...	Feb. 1, 1900
Vidler, R. J.	Texas	July	1, 1923...	
Volz, J. D.	Indiana	Aug.	1, 1903...	(Head Banker, Aug. 1, 1914; Director, Aug. 1, 1917)
Walker, J. A.	Kansas	May	1, 1913...	
Watts, E. E.	Southern Ohio	July	1, 1895...	Aug. 3, 1897
Wells, L. H.	Louisiana	Nov.	1, 1924...	Jan. 1, 1925
Werner, Pete.	Illinois	June	1, 1903...	Aug. 1, 1903
Wescott, O. E.	Florida	Aug.	1, 1914...	
	Colorado and Wyoming	Aug.	1, 1917...	
	Colorado	Jan.	1, 1921...	
	New Mexico			
Westburg, O. H.	added Western	Aug.	1, 1925...	
	New York	June	15, 1900...	Oct. 10, 1915
	North Carolina	May	1, 1912...	(Died Oct. 13, 1920)
				(Nat'l Lect. Aug. 1, 1898)
Whelan, C. E.	Wisconsin	July	10, 1897...	(Editor, Oct. 12, 1926)
Wiles, William	Ohio	March	1, 1927...	
Willadsen, P. H.	South Dakota	June	1, 1920...	
Wilson, C. R.	West Virginia	Oct.	6, 1899...	Oct. 1, 1900
Wilson, Geo. R.	British Columbia	July	21, 1908...	
	Alberta and British Columbia	May	1, 1912...	
	Arizona and British Columbia	Dec.	1, 1914...	Aug. 1, 1917
	Arizona and New Mexico	July	1, 1915...	
Woods, G. C.	Maine	Nov.	1, 1912...	
Worner, L. E.	Missouri	Aug.	1, 1917...	
Wyckoff, M. H.	Western Pennsylvania	May	18, 1898 ..	
	Pennsylvania (entire)	Aug.	1, 1903...	
Wynings, R. W.	Alabama	Sept.	1, 1912...	Feb. 1, 1918
Young, E. P.	Maine	July	1, 1899...	
	New Jersey	Aug.	1, 1901...	Aug. 1, 1903
	Delaware	Mar.	31, 1903...	(Died Apr. 11, 1911)
Zink, D. C.	Nebraska	July	1, 1895...	
	Eastern Pennsylvania	Aug.	1, 1897...	Feb. 1, 1902
	Maryland	Aug.	1, 1901...	

HEAD CAMPS OF MODERN WOODMEN OF AMERICA (1883-1925)

Date	Place of Meeting	Number Voting	Total Expense	Per Capita Expense
1883, Jan. 5	Lyons, Ia.	21	\$	\$..
1883, June 28-29	Fulton, Ill.	15	.....	..
1884, May 14-15	Fulton, Ill.	18	88.25	.07
1885, Feb. 11-13	Moline, Ill.	49	330.22	.24
1886, Oct. 12-14	Sterling, Ill.	232	2,815.46	.32
1888, Nov. 13-15	Des Moines, Ia.	370	9,009.74	.35
1890, Nov. 11-13	Springfield, Ill.	961	22,265.91	.48
1892, Nov. 15-17	Omaha, Neb.	131	10,156.50	.13
1895, June 4-8	Madison, Wis.	271	23,584.37	.16
1897, June 1-4	Dubuque, Ia.	242	25,036.72	.10
1899, June 6-9	Kansas City, Mo.	383	49,694.75	.12
1901, June 11-15	St. Paul, Minn.	629	88,221.43	.16
1903, June 15-20	Indianapolis, Ind.	537	102,414.25	.16
1905, June 20-24	Milwaukee, Wis.	483	78,136.53	.11
1908, June 16-20	Peoria, Ill.	625	123,317.43	.13
1911, June 20-24	Buffalo, N. Y.	788	238,711.66	.20
1912, Jan. 23-27	Chicago, Ill.	788	165,632.58	.15
1914, June 16-20	Toledo, O.	436	163,525.20	.17
1917, June 19-22	Chicago, Ill.	470	142,693.66	.13
1919, March 25-27	Chicago, Ill.	472	123,655.45	.12
1921, June 21-24	St. Louis, Mo.	492	182,771.47	.18
1925, June 23-26	Chicago, Ill.	522	270,102.33	.24





INDEX

A

	<i>Page</i>
Adair, W. A.....	103, 108, 256
Adams, S. B.....	21, 23
Addis, L. H.....	260
Administration	i
New, finds discouraging conditions.....	80
Adoption ceremony, First	10
Fee	142
Before medical examinations permitted.....	160
Advertising eliminated from magazine.....	96
Ban raised on outside.....	103
Adviser	4
Age, Requirements	17
Limit	32, 147
Maximum, increased to 50.....	153
Minimum, reduced to 16.....	153
Agnew, H. C.....	58, 59, 75, 77
Aikey, Martin D.....	3, 4
Biography of	168
Portrait of	Opp. page 37
Albert G. B.....	260
Alberta admitted	124
Aldrick, C. R.....	12, 14
Aleshire, O. E.....	148, 253, 260
Portrait of	Opp. pages 159, 189
Aliens barred	153
Allen, L. P.....	1, 5, 18, 59, 60, 156
Portrait of	Opp. page 48
Ambler Ranch purchased for Sanatorium.....	122
Anderson, Dr. E. A.....	144, 161, 258
Portrait of	Opp. pages 130, 217
Anderson, Peter T.....	105
Annex to Head Office in 1904.....	118
Annex to Publication building	155
Anniversary, Twenty-first birthday	117
Silver, celebrated	123
Celebrations	156, 157
Apparatus not in Ritual prohibited.....	103
Appeals and Grievances Committee.....	14
Appeals for Aid.....	91, 141
First general	87
State and national, ordered discontinued	130
Arizona admitted	115
Arkansas, Parts of, admitted.....	124
Armstrong, C. A.....	108, 257
Ashby, S. F.....	97, 103, 256
Assessment	19, 39, 92, 145, 146, 148
Double-header	58
Notices saved Official Paper.....	84
Skipped	116
Patriotic fund	149
Rates	151
Assistant Head Clerks, Portraits of.....	Opp. page 131
Atkinson, C. A.....	93
Attack on Head Officers.....	93
Attack on Society	33
Attorneys, General, two.....	110
Auditing Committee retired.....	89
Auditors, Board of, increased.....	103, 125
Elected in 1925, Portraits of.....	Opp. page 158
Austin, W. C.....	260
Automobile float, First	110
Auxiliary, Royal Neighbors.....	84
Avery, O. F.....	260

B

Babcock, J. W.....	260
Bailey, William	10
Baker, Elias	260
Baker, F. P.....	59, 61

	<i>Page</i>
Baker, H. T.....	131
Baker, Le Roy	10, 12
Baker, P. T., Portrait of.....	Opp. page 55
Balch, J. K. P.....	3, 4, 51
Biography of	164
Portrait of	Opp. page 37
Baldwin, Geo. F.....	260
Balle, Ed.	12, 13, 14
Bank deposits, Safeguards for	89
Bank failure caused loss to Society.....	121, 123
Banker, Head	4, 53, 148
Banner, State	100
Barber, L.	10, 21
Bardwell, A. C., Attorney General.....	67
Barge, William	67, 78
Barnes, V. J.....	260
Bartley, T. W.....	260
Bassett, F. W.....	108, 257
Bassett, H. M.....	14
Bastian, A. W.....	53, 54, 55, 59, 61, 67, 255, 258
Defends Kennedy	43
Portrait of	Opp. pages 55, 121
Bastian, J. W.....	108, 257
Bates, Alfred	108, 255
Beach, R. E.....	91, 97, 256
Beachley, W. E.....	115, 121, 255
Becker, W. H.....	28, 37
Beginning, The	3
Bellew, R. C.....	148, 160, 254
Bemis, C. I.....	108, 257
Benedict, Warren D.....	260
Beneficiary	17, 141, 147, 149, 160
Benefit certificates of suicides.....	96
Benefit fund	144, 150, 151, 155
Accumulations avoided	116
Benefits, First paid.....	27
Sick, eliminated	106
Seventy-year	147, 160
Bennett, Frank L.....	140, 148, 255
Portrait of	Opp. page 159
Bennett, J. H.....	140
Bennett, F. J.....	10, 14
Bernum, John	50, 51, 52, 65
Death Proofs disappeared.....	66
Bertram, E. S.....	63
Bigelow, Judge	99
Bigger, Thomas M.....	92, 255
Bill, Donahue	135
Force	127
Mobile	127, 128
Biographies:	
Aikey, Martin D.....	168
Balch, John K. P.....	164
Blaine, Lewis G.....	163
Boyd, James	171
Brower, Thaddeus B.....	171
Bullard, Edgar John.....	244
Coles, W. M.....	171
Coy, George W.....	171
Evans, H. C.....	171
Fields, William	170
Frazier, Harrison	170
Hawes, Maj. C. W.....	219
Hilton, Albert	162
Hopkins, John C.....	165
Kniskern, Dr. Louis H.....	166
Korns, Francis R.....	236
Lukens, Eliam	167
McArthur, Dr. J. A.....	167
Marshall, Andrew	168
Messner, Joseph	168
Murphy, Edward E.....	229
Newcomer, Charles E.....	169
Northcott, William A.....	179
O'Hara, Martin	170
Penn, Henry	166
Penn, William A.....	164
Pierpont, Anson T.....	171
Ray, Joseph Gordon.....	225

	<i>Page</i>
Root, Joseph Cullen.....	173
Rudman, Michael	169
Scott, Caleb D.....	169
Sherburne, N. C.....	250
Sibley, Charles W.....	167
Smith, Robert R.....	234
Stebbins, Samuel H.....	171
Talbot, A. R.....	197
Tanner, Shedrick S.....	241
Volz, John D.....	246
Birthplace of Modern Woodmen of America.....	4
Bitner, C. C.....	11
Black, W. H.....	260
Blaine, Lewis G.....	2, 3, 14, 23, 39, 51, 78, 252
Biography of	163
Portrait of	Opp. page 36
Blair, E. S.....	108, 257
Blaisdell, James	59
Blocker, W. G.....	10, 21
Bloomer, E. S.....	140
Board of Auditors elected in 1925, Portraits of.....	Opp. page 158
Board of Directors.....	iii, 23
Created	72
Board, Legality of, questioned.....	48
Bond of Head Banker increased.....	109
Bonds, Blanket Surety, Provided for all local Camp Clerks and Bankers.....	115
Investment in, authorized.....	124
Liberty	149
Bort, A. N.....	ii, iii, iv, 104, 108, 115, 121, 122, 125, 131, 140, 148, 149, 150, 154, 156, 161, 252, 253, 254, 259
Forester Encampment named for.....	148
Portrait of	Opp. page 101
Boston, A. B.....	260
Bott, J. E.....	140
Bowman, George L.....	115, 121, 125, 131, 140, 148, 254, 255
Portrait of	Opp. page 158
Boyd, James, Biography of.....	171, 172
Boyd, John R.....	108, 257
Boyle, B. E.....	10
Boyle, F. B.....	10, 21
Boyle, M. J.....	10
Bradley, Lee L.....	161, 259
Portrait of	Opp. page 141
Bradshaw, Charles S., District Judge.....	136
Brayton, Frank C.....	47, 49, 58, 66, 252
Portrait of	Opp. page 55
Brazen Coin	2
Breidenthal, J. W.....	63
Brinkerhoff, John J.....	65, 72
British Columbia admitted.....	124
Brower, Thaddeus B., Biography of.....	171
Brown, D. A.....	140
Brown, H. I.....	260
Brown, L. C.....	21, 22, 254
Brown, V. H.....	21
Brown, W. E.....	113
Bryan, W. J.....	63, 64, 69, 85, 102
Portrait of	Opp. page 64
Bryning, Doctor	13
Buell, W. W.....	33
Buffalo Head Camp.....	129
Bullard, Edgar John.....	iv, 148, 149, 253, 260
Biography of	244
Portrait of	Opp. page 244
Bullock, C. E.....	260
Bureau of Federal Insurance.....	149
Burgess, J. O.....	260
Burkhart, E. C.....	91, 92, 255
Burns, E. F.....	123, 128, 259, 260
Burt, F. M.....	258
Portrait of	Opp. page 131
Bush, S. W.....	260
Bushnell Circular, Illustration of.....	Opp. page 54
By-laws, Changes	71
Covering new rates	151
Revised	106
Amended to provide for only one General Attorney.....	141
Byrns, Charles J.....	iii, iv, 114, 115, 121, 125, 131, 253, 260

C

Forester Encampment named for.....	131
Portrait of	Opp. page 101
Cahill, M. J.....	147, 260
Calendar month adopted to govern transactions with Camps.....	115
California admitted	103
Camp	v, 5, 28, 29, 30, 38
Bort	148
Byrns	131
Clerk's compensation increased	160
County	96, 108, 138
Dues	141
Fourth	11
Funds	134, 135
U. S. Grant	83
Hawes	121
Independent	51
Korns	160, 161
New	137
Physicians	130
Pioneer No. 1.....	4
Reece	116
Second	9
State	16, 72, 81, 83, 108, 160
Tanner	154
Third	10
Campbell, J. L.....	113
Canada, Writing of new business discontinued in.....	152
Canadian Provinces, Admission of, advocated.....	103
Cannon, A. S.....	21
Canvassing the membership regarding reserve fund.....	94
Carlow, F. R.....	260
Carlyle, W. J.....	10, 12, 14, 23, 25
Carmichael, A. K.....	108, 257
Carmichael, G. W.....	140
Carper, Dr. A. I.....	60
Carrier, M. R.....	108, 115, 121, 125, 131, 140, 254
Casteel, H. E., Assistant Head Clerk.....	81, 258
Portrait of	Opp. page 131
Caswell, S. J.....	48, 52, 54, 79
Caughlan, F. B.....	260
Cavan, A. M.....	73
Ceremony, First adoption	10
Funeral	16
Certificate	129, 137, 142, 152, 155, 160
Amount of	17
Date of delivery of.....	147
Delivery of	153
First	4
Increased to \$5000	158
One-millionth	117
\$500, discontinued	158
\$2000	125
\$3000	125
Of J. C. Root, Illustration.....	Opp. page 8
Certificates written in 1910, world's record.....	125
Chaffee, A. E.....	260
Chaplain, Head	32
Chapman, A. T.....	11
Charges preferred against Head Officers.....	92
Charter, petition for	3
When issued	19
Changes	23, 24, 146
Members Pioneer Camp No. 1, Portraits of.....	Opp. pages 36, 37
Of Pioneer Camp No. 1, Illustration.....	Opp. page vi
Chicago Head Camps.....	129, 131, 133, 145, 150, 157
Chief Rector, V. A. S.....	1
Chief of Staff.....	156
Churm, J. L.....	103, 108, 255
Portrait of	Opp. page 168
Circle, Ladies'	2, 6
Cissell, C. C.....	113
Cities, Large, rejected	109
Admitted	115
Opening up of.....	117

	<i>Page</i>
Claim," "Pay Every War.....	145
Claims	37, 39
Death, of members in war to be paid.....	145
War Death	149
Clark, George W.....	110, 113
Clark, Theodore F.....	37
Cleary, M. H.....	140
Clendenen, Frank J.....	79
Clendenen, Dr. George W.....	55, 68, 74, 78, 79, 156, 256
Portrait of	Opp. page 55
Clerk	4
Incompetent or dishonest, to be removed.....	115
To receive 8½ cents per member.....	124
Camp, compensation of, increased.....	160
Cobb, M. A.....	260
Coin, Brazen	2
Colby, G. H.....	21
Cole, A. J.....	260
Coles, William M.....	18
Biography of	171
Collins, J. F.....	260
Colorado asked to be readmitted	96
Admitted	103
Committee	23, 39
Appeals and Grievances	14
Credentials	12, 14
Des Moines	69
Executive	15
Finance	14
Finance, Head	26, 45, 53
Head Camp	130
Law	146
Legislation	143
Mileage and Per Diem.....	14
Rates	110, 131, 132
Returns	14
Sanatorium	130, 147
State and National Legislation.....	129
Compensation	33, 142
Of Camp Clerks increased	160
Deputies'	20, 37
Of field men	11, 155
Of First Head Clerk.....	5
Conditions of Modern Woodmen discouraging.....	80
Cone, W. D. M.....	21, 23
Connecticut admitted	103
Connelly, J. M.....	260
Consul	4
Consuls, Deputized	7
Contract let for Head Office building.....	99
Conway, J. H.....	103, 108, 256
Cook, Dr. E. W.....	148, 149, 153, 258
Portrait of	Opp. page 130
County Camps	96, 108, 138
Court of Honor	79
Court, R. T.....	57
Coy, George W., Biography of.....	171
Craig, Delegate	42
Crayne, Geo. O.....	260
Credentials	139
Committee	12, 14, 139
Committee contests	139
Critchfield, A.	22, 32
Crocker, Frank R.	103, 123, 252
Cross, C. C.....	10, 21
Cross, L. O.....	260
Cummings, A.	60
Cummings, F. H.....	110
Currey, F. B.....	260

D

Dague, J.	10
Daugherty, William	140
Davenport, Iowa, Second Camp in Iowa.....	21
Davenport, J. H.....	21, 23

	<i>Page</i>
Davis, J. O.....	113, 128, 131, 259, 260
Davis, J. R.....	140
Davis, W. F.....	154, 255
Portrait of	Opp. page 159
Davy, Samuel	2, 51
Dawson, Miles M., endorsed rate report.....	111
Dawson, W. H.....	63, 64, 74, 86, 91, 122, 153, 254, 260
Portrait of	Opp. pages 64, 75
Deal, A. W.....	10
Death, first	27
Second	27
Third	28
Death claims of members in war to be paid.....	145
Degree, Forest	143
Fraternal	88
Northcott-Hawes memorial	147
DeHart, J. W.....	260
Delaware admitted	103
Delegates	21, 90, 141
Contested	139
First Head Camp.....	12
Sterling Head Camp.....	40, 41, 42
Sundean	140
DeLong, S. J.....	105
Denison, John D.....	108, 115, 254
Depositories	90, 109, 124, 128
Deputized Consuls	7
Deputy	142
City Supervising	117
Claims	77, 78
Commission of O. H. Henderson, Illustration.....	Opp. page 24
Compensation	37
First	11
Deputy system, Change in.....	100
Evolution of	20
Deputies, First, Portrait of	Opp. page 24
Des Moines Head Camp.....	42
Meeting enjoined	62
Committee's work	69
Detlor, Geo. H.....	261
Dever, Mayor W. E.....	158
Dickson, J. G.....	125, 131, 140, 254
Dill, R. J.....	21, 22, 255
Directorate, Two, Changes	131
Directors	73
Former, Portraits of	Opp. pages 100, 101
Number of, Increased	148
Discord in official family.....	46
District of Columbia added.....	115
Districts	40
"Donahue" bill	135
Doran, W. A.....	91, 254
Dorward, W. N.....	57
Double-header stirs to action	58
Doubles, M. C.....	261
Drennen, George P.....	21, 25
Drill Manual	103
Dubuque Head Camp.....	95
Dues, Camp	141
Duffy, Thomas H.....	123, 259
Portrait of	Opp. page 140
Dundy, Judge	78
Dunnack, Rev. Henry E.....	140, 148, 255
Portrait of	Opp. pages 159, 168
Dunning, Rev. Henry N.....	121, 125, 131, 144, 255
Portrait of	Opp. page 168
Dunning, J. R.....	63
Duties of Board of Directors.....	72
Dwyer, Jas.	261
Dwyer, W. H.....	261

E

Early Members, Several of, Portraits.....	Opp. page 49
Easterly, Frank B.....	iii, iv, 148, 161, 253, 261
Portrait of	Opp. page 101

	<i>Page</i>
Easterly, P. F.....	259
"Echo" Officers, Portraits of.....	Opp. page 49
Editor of Official Paper	45, 89, 258
J. C. Root	1885-1889..... 45
A. W. Bastian	1889-1890..... 59
J. B. Gilliland	1890-1893
Gen. J. N. Reece	1893-1894..... 258
F. O. Van Galder	1895-1919..... 92
John F. Harris	1919-1926..... 153
C. E. Whelan	1926-Still serving..... 161
Editors of Official Paper, Portraits of.....	Opp. page 121
Efforts to save Society	57
Ege, Col. E. P.....	21, 23, 25
Eldridge, George Dyre.....	128
Endorsed rate report	111
Election of officers	86, 91, 96, 103, 114, 121, 148
Election, Result of, at Toledo Head Camp.....	140
Elliott, C. D.....	93, 104, 108, 115, 121, 254, 255, 261
Elliott, J. C.....	140
Ellis & McCoy, attorneys in Pavay suit.....	78
Emblems	7
Illustrations of	Opp. page 177
Emergency fund question submitted.....	104, 105
Emerson, George W.....	113
Employees of liquor concerns admitted.....	120
Encampment, Forester	109, 141
Camp Bort	118
Camp Byrns	131
Camp Hawes	121
Camp Korns	160, 161
Camp Murphy—1908 Head Camp.....	116
Camp Reece	116
Camp Smith—1914 Head Camp.....	116
Camp Talbot—World's Fair, St. Louis, Missouri, 1904.....	154
Camp Tanner	118
Encampment, Forester, at World's Fair.....	161
U. S. army and navy participated in.....	156
Zone and State.....	134
Enforcement blocked, in insurgent moves.....	136
Of new rates abandoned.....	151
Engaging in actual military or naval service in time of war, stricken from list of prohibited occupations	67, 78, 256
Erwin, C. K.....	4
Escort	9
Esto Perpetua, first motto.....	171
Evans, H. C., Biography of.....	160
Examination required in thirty days.....	15, 31, 89
Executive Committee created	34, 130
Executive Council	103
Made Court of Appeals.....	197
1927, Portrait of	i
Executive Heads, Three.....	38
Extension into other states.....	

F

Falkenburg, F. A.....	57
Farmer, C. C.....	11, 12, 14, 23, 32, 67, 78, 256
Portrait of	Opp. page 14
Farmiloe, Rev. F. F.....	32, 86, 91, 96, 255
Portrait of	Opp. page 168
Farrand, R. S.....	67
Faulkner, Dr. A. O.....	90, 91, 256, 261
Fay, J. M.....	21
Features, Characteristic	8
Fee, Adoption	142
Membership	120
Field Department	155
Department, Redoubled efforts.....	152
Department, Reorganizing	82, 83
Man, Principal	5
Men, Compensation of.....	11
Problems	37
Review of the.....	154
Revival	142
Work, Conference on.....	26

	<i>Page</i>
Fields, William	3, 4
Biography of	170
Portrait of	Opp. page 37
Fight on Head Office removal	92, 93
Finance Committee	14
Investigation	39
Finances	31, 35
Discrepancies in	43
Financial Condition, Hampering	25
Of Society	125, 155
First Certificate	4
Charter members	4
First Deputies, Portraits of	Opp. page 24
Meeting	3
Obligated member	5
Fish, Lorenzo E. 22, 23, 26, 39, 47, 49, 53, 77, 79, 252	252
Portrait of	Opp. page 65
Fleischhauer, A. M.	261
Fletcher, Dr. C. A.	59
Flood sufferers aided	115
Flu scourge	150
Cost of the	152
"Force" bill	127
Foreman, Alex	261
Forest Degree	143
Forester	156
Department, Development of	105
Teams compete for prizes	101, 102
Forester Encampment	125, 141
Second	109
At World's Fair	118
Camp Bort	148
Camp Byrns	131
Camp Hawes	121
Camp Korn's	160, 161
Camp Murphy—1908 Head Camp	116
Camp Reece	116
Camp Smith—1914 Head Camp	154
Camp Talbot—World's Fair, St. Louis, Missouri, 1904	161
Camp Tanner	150
Foresters, Chief, College for Instruction	Opp. page 150
Commanders of, Portraits	154
Subsistence	1
Founder of Society	93
France, Fred	261
Franklin, Harry	88
Fraternal Degree introduced	135
Kansas Woodmen	v
Fraternity	115
Exemplified	130
Practical, exemplified	118
Shown in Shissler case	97, 252
Fratt, G. N. 3, 4, 12, 14, 21, 23, 255	255
Frazier, Harrison	170
Biography of	Opp. pages 15, 37
Portrait of	21
Freek, W. R.	261
Frink, G. N.	103, 256
Frizzell, J. W.	11
Fulgrath, G. S.	261
Fulkerson, R. P.	9, 10
Fulton, Illinois, Second Camp organized at	12, 21
Fulton Head Camp	39
Fund	39, 144, 150, 151, 155
Benefit	134, 135
Camp	104, 105
Emergency, question submitted	160
For conserving health	35, 37, 137, 147, 154
General	81
Head Officers contribute	146, 151
Patriotic	126, 127
Raising of, for Sanatorium	146, 147
Reserve	89
Reserve, Considered	102
Reserve, Discussion	89
Reserve, Plan	147
Sanatorium	128, 141
Surplus, Investment of	5, 6
Tontine	6

	<i>Page</i>
Fundamental Laws	16
Funeral Ceremony	16
Hymn	32

G

Galbraith, W. J.....	113
Gambill, H. C.....	261
Gardner, J. P.....	261
Gardner, Rev. Walter A.....	115, 255
Portrait of	Opp. page 168
Garver, Judge	97
Gaspard, W. H.....	113
Gates, E. C.....	113
General Attorney	89, 141, 144
Appointed	92
Change in	104
Changed to "General Counsel".....	161
Two	110, 117
General fund	35, 91, 137, 147, 154
Genter, Arthur	97, 103, 256
Georgia, E. E.....	104, 254
Gest, Judge William H.....	97, 98, 99
Gilliland, J. B.....	258
Portrait of	Opp. page 121
Gilroy, W. F.....	156, 259
Portrait of	Opp. page 140
Gleason, H. W.....	113
Goldsboro, J. W.....	108, 257
Good Templar Society.....	9
Goodfellowship Camps	91
Goodheart, Ben L.....	231
Gooding, J. M.....	113
Goodrick, H. M.....	113
Goodrick plan regarding rates.....	113
Graham, James M.....	63, 77
Grand Head Camp.....	64
Grant, U. S., Camp	33
Grant, W. R.....	261
Green, A. M.....	11, 12, 14, 22, 23, 32, 45, 53, 68, 74, 252
Portrait of	Opp. page 15
Green, W. F.....	97, 103, 256
Green, H. S.....	153, 154, 254
Portrait of	Opp. page 158
Grees, H. B.....	63
Griffin, L.....	21
Grimes, C.....	10
Growth, Greatest net.....	106
Of Society	88, 92, 104, 112, 116, 123, 149, 152
Rapid in 1886.....	37
Guernsey, G.....	14, 255
Portrait of	Opp. page 15
Guiwitz, W. M.....	57
Guy, C. A.....	22

H

Haas, J. L.....	59
Haight, George H.....	39
Hall, Old Knights of Honor, Illustration.....	Opp. page 9
Haller, Dr. J.....	10, 11, 12, 14, 23
Hamilton, I. E.....	97, 256
Hamlin, C. F.....	67, 254
Hammond, W. S.....	113
Hampton, Van L.....	58, 59, 60
Portrait of	Opp. page 54
Hanford, W. J.....	118, 257
Hansen, A. M.....	21
Harmonized, All interests	63
Harmony, Simulated	48
Harris, John F.....	153, 161, 258, 259, 261
Portrait of	Opp. page 121
Hart, W. S.....	113, 114, 131
Hassee, L. H.....	74, 86, 92, 255
Portrait of	Opp. page 75
Hassler, C. C.....	92
Hatzenbuehler, George	261
Havey, Ambrose	148, 254
Portrait of	Opp. page 158
Hawk, E. D.....	10

	<i>Page</i>
Hawes, Maj. C. W. i, ii, 57, 60, 74, 81, 86, 91, 97, 103, 107, 111, 115, 116, 118, 121, 122, 123, 125, 127, 131, 134, 140, 141, 144, 252	
Biography of	219
Portrait of	Opp. pages 74, 81
Hawes, Camp	121
Memorial	153
Plan regarding rates	114
Hawes, Frank B.	258
Portrait of	Opp. page 131
Hazardous occupations	120, 130, 160
Changes	120
Rate	125, 130
Risks—Miners and railroad men	115
Head Adviser	14, 96
Head Banker	4, 11, 74, 90, 148
Bond increased	109
First Head Camp	14
A. W. Green's report	45
Head Camp	22, 23, 24, 25, 154
Adjournment of first	16
Buffalo	129
Changed from Milwaukee to Chicago	157
Chicago	129, 131, 133, 145, 150, 157
Committee	130
Cost of	25
Delegates to Sterling	40, 41, 42
Des Moines	42
Dubuque	95
Epoch making	68
First regular session	12
Fulton	12, 21
Indianapolis	112
Kansas City	101
Lyons	4
Madison	89
Milwaukee	115, 118, 119
Moline	31
Omaha	84
Peoria	124
Proceedings of First	13
Provisional	4
Quadrennial	147
Representation	13
Second session postponed	12
Second Regular	21
Springfield	70, 72, 73
St. Louis	153, 154
St. Paul	106
Sterling	38
Toledo	138, 139, 140, 141
Head Camps made triennial instead of biennial	119
Made quadrennial instead of triennial	147
Head Chaplain	32
Head Chaplains, Portraits of	Opp. page 168
Head Clerk	4, 74
First Head Camp	14
Kennedy's Report	44
Kennedy resigns	47
Head Clerk's office principal office of corporation	16
Head Consul	4, 36
Candidates, Two	112
First Head Camp	14
Five candidates for	73
Past, office created	115
Hall, W. A.	59
Recommendations of	40
Report	83
Review	34
Talbot takes reins	116
Head Escort, First Head Camp	14
Head Managers, Board of	11
First Head Camp	14
Head Office, First	3
Illustration	Frontispiece
Location of, considered	85
Building contract let	99, 100

	<i>Page</i>
Third floor authorized finished.....	103
Head Office removal	90, 95
Agitation	82
First collision on.....	87
Ordered	89
Fight on	92, 93
Injunction against	97, 98
Accomplished	99
Head Officers	v, 22, 32, 57, 154
Bewildered	56
Changes in	107
Contribute private funds	81
Elected	74, 91, 96, 97, 107
Elected in 1883, Portraits of.....	Opp. pages 14, 15
Elected in 1890, Portraits of.....	Opp. pages 74, 75
Elected for 1925-1929 Term, Portraits of.....	Opp. page 159
First Head Camp	14
Ouster suit against	56
Reelected	153
Respect injunction	63
Salaries	91, 154
Unseated in storm of 1889-1890, Portraits of.....	Opp. page 65
Temporary, Prior to 1899, Illustration.....	Opp. page 176
Head Physician	125
First	14, 15
Head Physicians increased	84, 89, 108
Twelve provided for	96
Two added at Omaha Head Camp.....	86
Two retired	89
Head Sentry, First Head Camp.....	14
Head Watchman, First Head Camp.....	14
Headquarters, Favor moving	58
Health, Conservation of, authorized.....	160
Hedges, H. C.....	63, 64, 74, 86, 156, 252
Portrait of	Opp. pages 64, 75
Henderson, Ogden H.....	5, 11, 18, 23, 33, 37, 77
Deputy Commission of, Illustration.....	Opp. page 24
Hailed as savior of Society.....	18
Hertz, M. F.....	32, 255
Heydecker, C. T.....	i, iii, iv, 63, 64, 72, 73, 74, 86, 91, 253
Director, retired	89
Portrait of	Opp. pages 64, 74
Hibben, John B.....	91, 97, 103, 256
Hilton, Albert	3, 4, 14, 25, 252
Biography of	162
Portrait of	Opp. pages 14, 36
Hoard, Gov. W. D.....	89, 90
Hobart, W. P.....	32, 252
Portrait of	Opp. page 48
Hollister, A. H.....	91, 252
Home Forum Benefit Order.....	78, 79
Home of Society, First.....	10
Hooper, Harry B.....	140
Hoopman, Dr. S. V.....	123
Hopkins, G. E.....	261
Hopkins, John C.....	3, 4
Biography of	165
Portrait of	Opp. page 37
Hopkins, T. F.....	107
Horne, Dan B.....	96, 97, 103, 108, 115, 121, 125, 131, 140, 148, 252
Portrait of	Opp. pages 159, 188
Hosey, R. A.....	261
Householder, William	140
Houseworth, J. L.....	108, 257
Howard, J. H.....	21, 23
Hubbart, S. S.....	21
Hubbell, I. L.....	140
Hughes, J. R.....	261
Hughes, Dr. T. B.....	148, 154, 255
Hunt, George, Attorney General.....	60, 72
State Auditor	65
Hurless, Cephas.....	27
Hustler button provided for	100
Hutchins, Dr. E. R.....	39, 63, 64, 71, 73
Portrait of	Opp. page 64

	<i>Page</i>
Hymn, Funeral	32
Hyde, A. W.	97, 103, 108, 256

I

Illinois, Domination of	24
Illinois National Guard	161
Illinois Supreme Court upheld removal injunction.....	94
Inadequacy of rates	144
Incorporated in Iowa	33
Incorporation, First	19
Indian Territory admitted	103
Indianapolis Head Camp	112
Influenza in 1890	58
Injunction	62, 135, 136
Against Head Office removal.....	97, 98
Respected by Head Officers.....	63
Inspectors	115, 128
Portraits of	Opp. page 140
Insurance, Amount of	153
Bureau of Federal	149
Term	132, 147, 158
Whole Life	132
Insurgent	133, 134, 135, 137, 138, 139, 140, 141, 142
Legislation	135
Insurgency	148
Intoxicants, Use of	120
Investigation, Finance Committee's	39
Begun	65
Unbiased, Provided for	93
By State Insurance Departments.....	137
Investments	141, 155, 160
In bonds authorized	124
Iowa, Incorporated in	33
Recognition of	38
Plan regarding rates adopted	111
Table of rates	114
Ireland, Attorney R. M., in Pavey suit.....	48, 63, 67, 78

J

Jackson, G. B.....	12, 14, 254
Portrait of	Opp. page 15
Jackson, W. Cable	261
Jackson, W. E.....	117, 153, 161, 258
Portrait of	Opp. page 141
Jacobs, G. T.....	262
Jacobs, Nathan	53, 255
Jenkins, G. E.....	104, 254
Jenkins, Judge	98
Jewell, B. W.....	57
Johnson, J. G.....	i, iii, iv, 63, 64, 73, 74, 86, 91, 104, 107, 110, 112, 156, 253, 257
Director, Appointed General Attorney.....	92
General Attorney	93, 95
Portrait of	Opp. pages 64, 74, 120
Johnson, J. H.....	113
Johnson, Ogden C.....	262
Johnson, Ralph E.....	117, 161, 259, 262
Portrait of	Opp. page 141
Johnston, W. S.....	262
Jones, Addison	135
Jones, Dr. B. E.....	108, 117, 161, 256, 258
Portrait of	Opp. pages 130, 216
Jones, Mayor, welcomed delegates.....	102
Joslyn, Attorney Frank.....	48
Judkins, J. H.....	108, 257
Junior Woodmen	121
Jurisdiction	13, 69
Changes in	31
Enlarged	130
Wisconsin added to.....	36

K

Kahn, Max	254
Kansas City Head Camp.....	101
Kaufman, David	38, 254
Keeler, B. F.....	262
Portrait of	Opp. page 169

	<i>Page</i>
Kellogg, W. L.....	61
Kelso, W. E.....	155
Kennedy, Dr. Henry M.....	9, 12, 14, 15, 22, 23, 25, 32, 33, 39, 44, 49, 78, 252, 256
Subject of attack.....	43
Head Clerk, resigns.....	47
Portrait of.....	Opp. pages 15, 65
Kennedy, N. W.....	69
Kentucky added.....	115
Kerns, Dr. E. L.....	103, 108, 117, 144, 256, 258
Portrait of.....	Opp. page 130
Kester, E. E.....	262
Knights of Honor.....	3
Hall.....	Opp. page 9
Kniskern, Dr. Louis H.....	3, 4, 12, 14
Biography of.....	166
Portrait of.....	Opp. page 37
Koons, Thos. W.....	257
Korns, Francis R.....	iv, 125, 131, 140, 148, 149, 150, 253
Biography of.....	236
Portrait of.....	Opp. page 236
Kraushaar, F. C.....	262
Kronholm, Arthur.....	130
Kunkey, J. T.....	59

L

Ladies' Branch rejected.....	22
Ladies' Circle.....	2, 5, 6
Rejected.....	15
La Follette, Congressman R. M.....	89
Lampert, A. J.....	10
Landis, Abb, Actuary.....	111
Endorsed rate report.....	111
Larne, George.....	21
Larrabee, H. O.....	78, 86, 91, 253
Portrait of.....	Opp. page 75
Lauder, J. W.....	108, 257
Law Revision, Plan.....	61
Laws, Fundamental.....	16
Lawson, Thomas W.....	120
Leard, S. E.....	108, 257
Le Baron, A. C.....	53, 255
Portrait of.....	Opp. page 65
Lecture force.....	123
Lecturers, National.....	123, 156
State, Appointed.....	105
Legal department satisfactory.....	94
Heads, Portraits of.....	Opp. page 120
Legality of Board questioned.....	48
Lego, H.....	10
Leland, Professor E. D.....	10, 11, 12, 13, 14, 15, 21, 22, 23, 25, 36, 152, 252
Portrait of.....	Opp. page 14
Leland, S. P.....	39, 256
Portrait of.....	Opp. page 65
Lepman, Louis.....	11, 12, 14, 23, 39, 49
Portrait of.....	Opp. page 48
Letter to all Camps regarding Head Officers.....	57
Levine, Meyer.....	262
Lewis and Clark Exposition.....	123
Libby, J. C. F.....	262
Liberty Bonds.....	145, 149
Liggett, J. D.....	105
Brigadier-General.....	153
Major-General, Portrait of.....	Opp. page 150
Lindley, C. J.....	262
Liquor business.....	160
Persons engaged in.....	103
Literary bureau.....	111
Littleton, Rev. H. C.....	140
Location of Head Office considered.....	85
Locknane, C. S.....	262
Portrait of.....	Opp. page 140
Lodge System, Abolishment of, defeated.....	143
Longfellow, F. H.....	21
Loss on account of bank failure.....	123
Louderback, C. F.....	140, 148, 153, 155, 254
Love, T. H.....	262
Lowe, Thomas.....	103, 257
Lowell, J. S.....	21, 23

	<i>Page</i>
Ludington, J. H.	59
Lukens, Eliam	3, 4
Biography of	167, 168
Portrait of	Opp. page 37
Lyons, Iowa	4
Lyons Head Camp.	4

MC

McAdoo, Secretary, Letter of Appreciation, Illustration.	Opp. page 196
MacMeekin, D. W.	259
McArthur, Dr. J. A.	4
Biography of	167
Portrait of	Opp. page 36
McCaffrey, Wm.	262
McCalip, Frank	131, 255
McCarn, C. A.	21, 23
McCollom, Dr. C. A.	86, 91, 97, 103, 256
McConochie, Mayor William	59
McCracken, H. B.	11
McCracken, R. M.	140, 254
McDonough, J. C.	21, 23
McGath, W. A.	262
McKeene, J. A.	113
McKinnie, Dr. P. L.	22, 26, 32, 44, 46, 47, 48, 49, 50, 52, 53, 54, 55, 56, 58, 61, 62, 66, 67, 68, 70, 74, 78, 79, 256
Head Physician	45
Redoubles activity	56
Condemnation of	64
Claim of	76
Portrait of	Opp. page 65
McNamara, James	ii, 140, 144, 148, 252, 258
Portrait of	Opp. page 131
McNesle, C. C.	63
McNider, C. H.	121, 253
Made Fiscal Agent.	128
McPherran, J. E., Master-in-Chancery.	97, 98

M

Madison Head Camp.	89
Magazine, Official, gave space to patriotic propaganda during war.	149
Maine admitted	103
Major-General, Commanding Foresters.	156
Maltby, Daniel S.	1, 5, 18, 20, 23, 25, 57, 77
Maltby, S. W.	18
Mammen, Dr. E. E.	48, 52, 54, 61
Managers	4
Manitoba admitted	124
Manning, G. L.	21
Manuals, Drill	105
Manville, I. N.	12, 18
Marchand, George L.	65, 71
Marshall, Andrew	3
Biography of	168
Marshall, William	4
Martin, A. P.	262
Martin, F. W.	108, 257
Martin, J. B.	262
Martin, W. E.	10
Maryland admitted	103
Massachusetts admitted	103
Mathers, G. W.	10
Mathews, Milton W.	i, iii, iv, 74, 253
Death of	83
Portrait of	Opp. page 74
Mattison, Spencer	59
Maul and Wedge	55
Mayer, Abraham	27, 37
Mr. and Mrs. Abraham, Portraits of	Opp. page 25
Mayfield, J. L.	131, 140, 255
Maywood, Deputy	18
Meade, Hamilton	103, 108, 257
Medical Directors, Supreme	106
Mohill, Mayor T. J.	98
Meetings, First	3
Meetings	7
Member, First obligated	5, 156
Charter	156

	<i>Page</i>
Members, First charter.....	4
Members of Pioneer Camp.....	162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172
Membership.....	129, 142, 152, 155
Confidence of.....	vi
Canvassed regarding reserve fund.....	94
Fees.....	130
Loss in.....	137, 152
Modern Woodmen leads in.....	101
One million.....	125
Requirements for.....	7
Illustration of.....	Opp. page 224
Memorial day made first Sunday in June.....	115
Memorial Hall at Sanatorium.....	155
Memorial, Hawes-Northcott.....	144
Major Hawes.....	153
Northcott, Unveiled.....	153
Services, Annual.....	154
Memorials to Northcott and Hawes.....	147
Mentch, L. E.....	74, 86, 91, 97, 255
Portrait of.....	Opp. page 75
Menzie, J. N.....	262
Messmer, Joseph.....	4
Biography of.....	168
Portrait of.....	Opp. page 36
Methods, Unbusinesslike.....	29
Milan, M. B.....	108, 257
Mileage and Per Diem Committee.....	14
Miller, B. F.....	12
Miller, E. K.....	262
Miller, F. C.....	103, 108, 257
Miller, J. H.....	63
Miller, M. A.....	262
Mills, Z. S.....	21, 23
Milwaukee chosen for Head Camp.....	115
Head Camp.....	118, 119
Miners rejected as hazardous risks.....	115
Mitchell, Col. John H.....	109, 144
Major-General, Portrait of.....	Opp. page 150
Mobile bill.....	127, 128, 141, 143
Law denounced.....	138
Modern Woodmen of the World organized.....	57
Modern Woodmen Sanatorium association.....	122
Moffett, J. W.....	108, 257
Moline Head Camp.....	31
Moline, C. W.....	262
Monroe, H. A.....	113
Mooney, T. T.....	108, 257
Morrison, A. F.....	58, 67, 68, 74, 252
Portrait of.....	Opp. page 55
Mortality experience permitted as basis for computing condition.....	128
Motto, First.....	9
Mount Carroll, Illinois, Camp organized at.....	11
Movement in Minnesota.....	135
Moving Pictures.....	130
Mowery, J. E.....	262
Murdoch, S. A.....	59
Murphy, E. E. iv, 63, 104, 108, 110, 112, 115, 121, 122, 125, 131, 140, 148, 149, 150, 253, 262	229
Biography of.....	Opp. page 229
Portrait of.....	262
Murphy, P. J.....	131, 253
Myers, David S.....	18
Myers, Deputy Head Consul.....	79
Mystic Workers of the World.....	79

N

Name.....	1
National Fraternal Congress.....	86
Withdrawal from.....	127
National Lecturers.....	128, 156
Portraits of.....	Opp. page 140
Neighbor.....	2
Nelson, W. D.....	140, 148, 254
Portrait of.....	Opp. page 158
Nevada admitted.....	108
Newcomer, Charles H.....	3, 4
Biography of.....	169
Portrait of.....	Opp. page 37
"New Era" amendment.....	143

	<i>Page</i>
New Hampshire admitted	103
New Jersey admitted	103
Newman, T. W.....	262
New Mexico admitted	124
New rates, Enforcement of, abandoned.....	136
New York admitted	103
New York Conference bill.....	143
Norling, F. H.....	156
North Carolina admitted	124
Northcott, William A.....	i, ii, iv, 59, 60, 73, 74, 82, 86, 87, 88, 91,
.....	93, 97, 99, 100, 103, 107, 110, 115, 129, 141, 144,
Biography of	179
Announces coming retirement	107
Camp	109
Portrait of	Opp. pages 74, 80
Northcott and Hawes Memorials.....	147
Northcott-Hawes Memorial degree.....	147
Northcott Memorial unveiled.....	153
Northcott to revise Ritual and write history of organization.....	118
Northey, E.	22, 23
Norwood, W. N.	63
Number of first certificate.....	4
Nyquist, Charles A.....	153, 154, 254
Portrait of	Opp. page 158

O

Oadams, Rev. T. Stanley.....	43
Portrait of	Opp. page 168
Oakman, Bert	259, 262
Objects of the Fraternity	16
O'Brien, H.	11
O'Brien, Martin	125, 131, 254
Obstacles, Discouraging	13
Occupations, Hazardous	160
Prohibited	32, 45
O'Connor, Wm.	262
Ode, Opening	11, 15, 32, 36
Office, Principal	16
Officers	7
Appointed to fill vacancies in 1889-1890, Portraits of.....	Opp. page 55
Appointive	161
Election of	103, 121, 143
Election of, Indianapolis Head Camp.....	114
Election of, Omaha Head Camp.....	86
Head	v, 22, 32, 154
Head, elected at Springfield.....	74
Head, reelected	153
Of "The Echo," Portraits of.....	Opp. page 49
Old, secret meeting	76
Opposition slate of	140
Pioneer Camp No. 1	4
Some leading appointive, Portraits of.....	Opp. page 141
Official family in discord.....	46
Official magazine gave space to patriotic propaganda during war.....	149
Organ established	33
Paper saved by assessment notices.....	84
O'Hara, Martin	3, 4
Biography of	170
Portrait of	Opp. page 36
Oklahoma admitted	103
Old-line companies	120
Oleson, James	21
Oliver, H. S.....	111, 262
Omaha Head Camp	84
Ontario admitted	124
Opening Ode	11, 15, 32, 36
Organizers	3
Origin	1
Ott, John	16
Otto, L. W.....	115, 121, 125, 131, 254
Owen, N.	14
Owens, A. C.....	66

P

Pace, Dr. J. G.....	123, 148, 153, 155, 258
Portrait of	Opp. page 151

	<i>Page</i>
Palmer, A. O.....	262
Palmer, P. C.....	97, 103, 256
Panama-Pacific Exposition	143
Parade, Rainbow	161
Parish, J. D.....	23
Park, O.	10
Parker, J. J.....	113
Parks, E. R.....	39
Parks, W. H.....	32, 252
Portrait of	Opp. page 48
Parrott, F. W.....	97, 104, 108, 115, 121, 125, 131, 254
Pass reports, date for filing.....	154
Patriotic fund	151
Assessments	149
Special	146
Patriotism dominant in Chicago Head Camp.....	145
Pavey, Auditor W. C.....	60, 65, 67
Pearman, E.....	262
Peck, A. D.....	63
Penn, Henry	3, 4
Biography of	166
Portrait of	Opp. page 37
Penn, William A.....	3, 4, 98, 156
Biography of	164
Portrait of	Opp. page 36
Peoria Head Camp	124
Per Capita	7, 15, 16, 25, 33, 34, 60, 81, 141, 147, 154
Increased to \$1.20	124
Tax levy, Special.....	80, 81
Perkins, Perry	74, 86, 91, 92, 252, 253
Portrait of	Opp. page 75
Perry, G. T.....	21
Phillips, A. D.....	161, 258
Portrait of	Opp. page 131
Phillips, C. A.....	21, 23
Phillips, George W.....	140
Physician, Head	26
Physicians, Camp	130
Picnics, Sunday	120
Pictures, Moving	130
Pierce, Humphrey	74, 86, 253
Portrait of	Opp. pages 64, 75
Pierce, Jabez	18
Pierce, J. H.....	63, 64
Pierce, L.	262
Pierce, M. M.	263
Pierpont, Anson T.....	51
Biography of	171
Pinkerton, B. E.....	140
Pioneer Camp No. 1.....	4
Charter Members, Portraits of	Opp. pages 36, 37
Members of	162-172
Plantz, Truman	113, 117, 141, 144, 161, 257
Portrait of	Opp. pages 120, 210
Polo, Illinois	12
Pond, C. C.....	48, 52, 54
Porterfield, Emmett	91, 256
Potter, Dr. I. L.....	86, 256
Pratt, Nelson C.....	113, 114
Price, George	59
Principal office, Head Clerk's.....	16
Printing establishment started	100
Proceedings of First Head Camp.....	13
Prohibited occupations	32, 45
List of, reduced	153
Prospectus	5
Protection, Maximum, cut down on new members during the war.....	149
Provincial Medical Directors.....	141
Provisional Head Camp	4
Pryor, G. T.....	103, 108, 256
Publication building provided for.....	122
Publicity, Unsavory	66
Puterbaugh, E. A.....	11
Putland, W. D.....	21, 23, 25
Putney, M. B.....	263

Q

Quackenbush, E. B.....	263
Quackenbush, Marvin	iii, iv, 73, 91, 97, 103, 107, 253, 263
Death of	110
Portrait of	Opp. page 100
Quadrennial Head Camps	147
Quaintance, T. D.....	263
Query, S. T.....	263

R

Railroad men rejected as hazardous risks.....	115
Ramsey, Judge F. D.....	98
Ramsey, S. A.....	113
Rate Committee named	110
Rate revision discussion.....	110
Considered	113
Rate, Hazardous	125
Legislation, Uniform	125
Revision	129
Revision Committee	131
Report of	132, 133
Change adopted	133
Rates	i, 22, 106, 107, 110, 112, 124, 127, 131, 132, 133, 142, 144, 147, 148, 150, 151, 152, 154, 156
Basis of	6
First	17
Table of	24
First agitation on	86, 87
For reinstated members.....	91
For hazardous occupations adopted.....	120
New, Fought	133
New, Enforcement of, blocked.....	134
Inadequacy of	144
New	151
On \$4000 and \$5000 Whole Life certificates.....	158
For term protection.....	159
Ray, Joseph G.....	ii, iii, 116, 130, 148, 149, 154, 252, 258
Biography of	225
Head Clerk, First report of.....	149
Portrait of	Opp. page 225
Recommendations of Head Consul.....	40
Rector, Chief, V. A. S.....	1
"Red Letter" day.....	117
Reece, Camp	116
Reece, E. A.....	263
Reece, J. N.....	iii, iv, 83, 86, 91, 97, 103, 107, 109, 253, 258
Death of	110
Portrait of	Opp. page 100
Reed, H. C.....	263
Reed, James A., welcomed delegates.....	102
Rees, H. V.....	259, 263
Reeves, A. L.....	121, 125, 131, 254
Referendum	152
Vote	135, 137
Vote Committee	137
Regalia	7
Reilly, G. L.....	263
Reilly, George W.....	iii, iv, 107, 108, 115, 121, 128, 152, 253, 259
Portrait of	Opp. page 100
Reinke, W. J.....	97, 101, 254
Reinstatement	17, 153
Special inducements for.....	137
Relief for tornado sufferers.....	157
Removal of Head Office, Agitation.....	82, 90, 95
Accomplished	99
Remy, Charles F.....	131
Renner, C. E.....	259
Portrait of	Opp. page 140
Reorganization Committee appointed at Des Moines, Portraits of.....	Opp. page 64
Reorganizing the Field department.....	82
Report of Committee on Rates.....	111
Head Clerk Kennedy.....	44
Head Consul Northcott.....	83
Reports on receipts, expenditures, and membership to Des Moines Head Camp.....	44, 45
Representation, Head Camp.....	13

	<i>Page</i>
Basis of	25
Change in basis of Head Camp.....	108
Re-rating of membership.....	116, 152
Old members stopped.....	136
Reserve fund	146, 147
Considered	89
Discussion	102
Plan	89
Membership canvassed regarding.....	94
Resignation of Root sought.....	43, 67, 68
Resolutions	60, 61, 64, 75, 124, 141, 145, 146
Result of election at Toledo Head Camp.....	140
Returns committee	14
Revision of rates.....	129
Ritual	88, 128
Review Head Consul's.....	34
Reynolds, Judge E. D.	113, 117
Rhode Island admitted.....	103
Richtmeyer, A.	38, 256
Riddle, Actuary A. P.	105
Riehemann, Joseph	156
Portrait of	Opp. page 150
Rinedollar, N.	11
Ringer, Frank I.	105
Risks, Substandard, investigated.....	123
Ritual	1
First, by whom printed.....	5
Revision of	88, 128, 143
Ordered revised	96, 109
Roberts, N. W.	63
Roberts, T. H.	140
Robins, W. F.	263
Rock Island, Meeting at.....	58, 59
Rock Island resolutions.....	60
Rock Island voted Head Clerk's office.....	84
Rock Island voted headquarters.....	85, 90
Rodenberg, W. A.	263
Rodgers, Dr. W. O.	57
Roe, G. M.	263
Rood, Dr. J. F.	59
Rooks, A. N.	263
Roose, F. F.	38, 57, 67, 78, 156
Root, Joseph Cullen.....	i, 1, 3, 14, 22, 23, 32, 33, 46, 47, 48, 49, 54, 55, 56, 58, 62, 64, 66, 67, 68, 78, 252, 258
Certificate of, Illustration	Opp. page 8
Portrait of	Opp. pages 1, 36
Editor of Official Paper.....	45
Moves to Elgin.....	47
Plans new society.....	57
Tenders resignation	67
Farewell	75
Biography of	173
Royal Neighbors recognized as auxiliary.....	84
Adopted as auxiliary.....	85, 94
Rozema, S. L.	103, 256
Rubey, Dr. S. C. A.	93, 263
Rudman, Michael	3, 4
Biography of	169
Portrait of	Opp. page 36
Rumley, W. N.	263
Russell, Geo. H.	263
Russell, J. H.	60
Rutledge, Dr. J. A.	iii, iv, 125, 131, 153, 253
Succeeds Reilly on Board.....	125
Made Sanatorium Superintendent.....	138
Portrait of	Opp. pages 101, 151

S

Sacrifices, Personal	28
Safety Fund Insurance Society.....	79
St. Louis Head Camp.....	153, 154
St. Paul Head Camp.....	106
Salaries	39, 45, 74, 84, 91, 130, 147, 154
Sanatorium	v, 122, 138
Bird's-eye view of	Opp. page 224
Considered	119
A certainty	121

	<i>Page</i>
Backing the	124
Greatest fraternal tuberculosis, built.....	125
Building of	126
Superintendent and Medical Director.....	126
Fund turned over to Head Banker.....	127
Financing the	129, 130
Committee	130, 141, 147
Maintenance and development	141, 154
Building program	143, 155
Men's dormitory	143
Receiving hospital	143
Improvements	147
Fund	147
Cared for Service men.....	149
Memorial hall	155
Superintendents, Portraits of	Opp. page 151
Sanford, E. W.....	113
Sangamon County Protest Committee.....	142
Saskatchewan admitted	124
Saunders, Charles G.....	iii, iv, 101, 104, 107, 108, 115, 121, 156, 253, 254
Portrait of	Opp. page 100
Saxon, M. W.....	105, 144, 152
Major-General, Portrait of	Opp. page 150
Scholl, J. H.....	140
Schools of Instruction, State.....	117
Schuneman, C. C.....	11
Schurman, Charles S.....	93
Schurr, Albert	263
Scott, Caleb D.....	3, 4, 12, 21, 23, 33
Biography of	169
Portrait of	Opp. page 36
Scudder, C. O.....	53, 62, 67, 255
Portrait of	Opp. page 55
Secession movements	135
Secret work	7
Sentry	4
Service men cared for at Sanatorium.....	149
Seventy-year benefits	160
Sharrow, C. D.....	91, 253, 263
Shearer, J. S.....	263
Portrait of	Opp. page 169
Sherburne, N. C.....	iv, 161, 253, 263
Portrait of	Opp. pages 169, 250
Biography of	250
Sherman, Gov. Buren R., paid-up certificate.....	34
Sherman, J. M.....	263
Shirley, Circuit Judge Robert B.....	136
Shissler case	118
Showalter, Judge	98
Sibley, Charles W.....	3, 4
Biography of	167
Portrait of	Opp. page 37
Sick benefits eliminated.....	106
Sifton, J. W.....	103, 257
Silver anniversary celebrated.....	123
Simmons, J. W.....	263
Simonds, B. E. O.....	63
Sloan, J. C.....	60
Smith, Augustus	45, 55, 65, 67, 74, 252
Smith, Benjamin D.....	iii, iv, 63, 91, 92, 97, 103, 108, 114, 117, 144, 252, 253, 257
Portrait of	Opp. pages 100, 120
Smith, Judge E. S.....	72, 140, 148, 150
Smith, Dr. F. A.....	97, 103, 108, 117, 144, 148, 256, 258
Portrait of	Opp. page 130
Smith, Frank L.....	153
Smith, Head Banker	68
Smith, H. M.....	108, 255
Smith, Johnson S.....	263
Smith, J. W.....	263
Smith, Maurice R.....	161
Major-General, Portrait of	Opp. page 150
Smith, Robert R.....	iv, 107, 114, 115, 121, 125, 131, 140, 148, 150, 253
Biography of	234
Portrait of	Opp. page 234
Social members	91
Society	vi
Founder of	i
Management of	vi

	<i>Page</i>
Saved	57
Passes million membership mark.....	125
Society, Good Templar	9
Society, V. A. S.....	1
Societies, New, formed by old officers.....	78
Sovereign Camp of the World.....	59
Sparks, S. G.....	263
Sparks, T. J.....	59
Sparrow, Dr. W. P.....	128
Portrait of	Opp. page 140
Special Inspector, Office of, created.....	122
Sperry, Charles E.....	21, 23
Sprenger, W. A.....	108, 257
Spriggs, R. C.....	160, 254
Portrait of	Opp. page 159
Springfield Head Camp	70, 72, 73
Stager, Walter	67
Stanley, Governor E. W., welcomed delegates.....	102
State Banner	100
State Camps	16, 108, 160
Power of	17
Inaugurated	72
First	81, 83
Rump	138
State Deputy system.....	87, 95
State Deputies begin work.....	87
In 25-year class, Portraits of	Opp. page 169
School of Instruction	105
State Encampments	156
State jurisdiction	64, 69, 72
State Lecturers appointed	105
State Medical Directors	130, 141
States admitted:	
Alabama—Year 1911	115
Arizona	124
Arkansas—Parts of, year 1908	124
—Remainder, year 1911	103
California	103
Canadian Provinces admitted:	
Alberta	124
British Columbia	124
Manitoba	124
Ontario	124
Saskatchewan	124
Colorado	103
Connecticut	103
Delaware	103
District of Columbia.....	115
Florida—Year 1911	96
Georgia—Year 1911	96
Idaho	96
Illinois—Original Jurisdiction, Provisional Head Camp.....	103
—Southern half excluded in 1883 south of Centralia.....	89
—All of state admitted in 1892 north of 38th parallel.....	96
—All of state admitted in 1897 except Chicago.....	96
—Chicago admitted, 1903	103
Indian Territory	103
Indiana	89
Iowa—Original jurisdiction	115
Kansas—Year 1885	103
Kentucky	103
Louisiana—Year 1911	103
Maine	103
Maryland	103
Massachusetts—Except Boston, year 1899 (not licensed).....	103
Michigan—admitted in 1884; excluded in 1885; readmitted in 1888 except Detroit and suburbs; Detroit admitted in 1903.....	89
Minnesota—Original jurisdiction	89
Mississippi—Year 1911	89
Missouri—All of state north of 38th parallel, except St. Louis county and city of St. Louis in 1892.....	89
—Section of state added in 1895.....	89
All of state except city of St. Louis in 1897.....	89
St. Louis in 1903.....	96
Montana	96
Nebraska—Original jurisdiction	96

	<i>Page</i>
Nevada	108
New Hampshire	103
New Jersey	103
New Mexico	124
New York	103
North Carolina	124
North Dakota—Original jurisdiction.....	
Ohio	89
Oklahoma	103
Oregon	96
Pennsylvania	96
Rhode Island	103
South Dakota—Original jurisdiction.....	
Tennessee—Parts of, year 1905.....	121
—Remainder, year 1908	
Texas—Parts of, year 1905.....	121, 124
—Remainder, year 1911.....	
Utah	103
Vermont	103
Virginia	96, 115
Washington	96
West Virginia	96
Wisconsin	36
Wyoming	96
States rejected	89
Stebbins, F. K.....	113
Stebbins, Samuel H.....	4
Biography of	171
Portrait of	Opp. page 36
Sterling, Illinois, Camp organized.....	12
Sterling Head Camp	38
Delegates	40, 41, 42
Stevens, J. H. D.....	263
Stevens, F. W.....	263
Stewart, Alex	97, 103, 256
Stockwell, W. S.....	63, 64, 69
Successor to Head Consul.....	14
Suiter, J. W.....	21
Sullivan, John	102, 123, 259
Portrait of	Opp. page 141
Summers, George S.....	131, 140, 143, 153, 254
Sundean, J. L.....	263
Sundean Delegates	140
Superintendents of Sanatorium, Portraits of.....	Opp. page 151
Supreme Medical Board created.....	115
Supreme Medical Directors.....	106, 119, 130, 141
Directed to investigate substandard risks.....	120
Reduced to two.....	154
First Board of.....	117
Portraits of	Opp. page 130
Supreme National Lecturers.....	123
Supreme Organizer	117
Surety bonds required.....	96
Surplus funds, caring for.....	124
Swallow, Dr. Frank.....	74, 84, 85, 86, 256
Portrait of	Opp. page 75
Swan, W. E.....	263
Swanger, John E.....	155, 161, 258, 263
Portrait of	Opp. pages 151, 211
Symbolism	2

T

Taggart, T. L.....	9, 12
Talbot, A. R.....	i, iii, iv, 69, 73, 74, 86, 91, 97, 103, 108, 112, 114, 115, 116, 117, 121, 122, 123, 125, 128, 131, 139, 140, 143, 148, 149, 150, 151, 158, 252, 253
Biography of	197
Candidate for Head Consul.....	110
Portrait of	Opp. pages 1, 74
Takes reins	116
"Talbot Month" campaign.....	155
Tallman, Rev. B. F.....	53
Portrait of	Opp. page 65
Tampico, Illinois, Camp organized.....	12
Tanner, Camp	154
Tanner, Governor	94, 98

	<i>Page</i>
Tanner, Shedrick S.....	iv, 107, 112, 131, 140, 148, 150, 253, 263
Biography of	241
Portrait of	Opp. page 241
Tate, J. G.....	118, 254
Portrait of	Opp. page 158
Taylor, C. T.....	103, 108, 256
Temperance legislation, First.....	21
Tennessee, parts of, admitted.....	121
Term insurance	132, 147, 158
Term protection rates	159
Territory	16
Admitted	103, 124
Texas, Parts of, admitted.....	121, 124
Thede, W. C.....	22
"This Is the Life" played by Toledo band.....	139
Thomas, E. B.....	93, 97, 104, 108, 115, 121, 125, 131, 144, 254, 255
Thompson, G. B.....	63
Thompson, J. J.....	110
Thompson, W. H.....	110
Thompson, Mayor William Hale.....	145
Thornton, D. I.....	91, 254, 264
Toledo Head Camp.....	138
Toll, S. T.....	21, 22, 32, 255
Tontine fund	5, 6
Tontine plan rejected.....	15
Tontine fund proposed.....	17
Tousley, E. M.....	264
Tousley, J. H.....	264
Townley, C. S.....	264
Townsend, Emory	93, 97, 104, 254
Tremain, M. L.....	264
Trotter, W. M.....	21, 23, 25
Troy, Rev. H. W.....	96, 97, 255
Portrait of	Opp. page 168
Truby, N. G.....	60
Trull, Z. A.....	37
Trustees, Camp	130
Tumulty, Joseph	146
Turner, H. F.....	140, 148, 254
Portrait of	Opp. page 158
Tuthill, Judge Richard S.....	62
Tuthill injunction	64
Tuttle, L. E.....	63
Tyer, W. H.....	264

U

Underwood, M. H.....	32, 38, 254
Portrait of	Opp. page 48
Uniforms and emblems standardized.....	103
Uniforms of Foresters changed.....	143, 144
Utah admitted	108

V

V. A. S. Society.....	1, 174
Vandergrift, Brice	11
Van Galder, A. C.....	125, 255
Van Galder, Editor F. O.....	92, 100, 111, 122, 138, 141, 153, 258
Portrait of	Opp. page 121
Van Slyke, F. R.....	93, 97, 254, 264
Vault built in Head Office.....	155
Vermont admitted	103
Vidler, R. J.....	264
Virginia added	115
Volz, John D.....	iv, 140, 148, 253, 264
Biography of	246
Portrait of	Opp. page 246
Vote, Referendum	135

W

Waide, S. L.....	78
Walker, J. A.....	264
War death claims.....	149
War work	149
War, World	143
Ward, Charles L.....	69

	<i>Page</i>
Ward, F. A.....	125, 255
Ward, J. J.....	14, 23, 32, 38, 256
Portrait of	Opp. page 14
Warner, Dr. A. H.....	119
Warning, First, from Camps.....	57
Washington added	96
Watchman	4
Watson, Dr. C. M.....	59, 61
Watts, E. E.....	264
Wells, Dr. H. K.....	21, 23
Wells, L. H.....	264
Werner, Pete	264
Wescott, O. E.....	264
Westburg, O. H.....	264
West Virginia added.....	96
Wheeler, A. T.....	2, 33
Portrait of	Opp. page 120
Wheelock, E. E.....	12
Whelan, Charles E.....	93, 117, 123, 161, 258, 259, 264
Portrait of	Opp. pages 121, 258
White, A. M.....	140
White, Fred G.....	113
Appointed National Lecturer.....	117
White, Dr. J. E.....	124, 126, 138, 258
Portrait of	Opp. page 151
White, John W.i, iii, iv, 67, 73, 74, 83, 86, 88, 91, 93, 93, 97, 103, 104, 110, 117, 253, 257	
Portrait of	Opp. pages 74, 120
Whitford, S. J.....	21, 23
Whole Life insurance.....	132
Widmer, J. O.....	10
Wilcox, A. J.....	97
Wiles, William	264
Will, F. J.....	97, 103, 256
Willadsen, P. H.....	264
Williamson, Thomas, Reading Clerk.....	103
Wilson, C. R.....	264
Wilson, Geo. R.....	264
Wisconsin added	36
Withdrawal from National Fraternal Congress.....	127
Wolfe, Z. C.....	108, 257
Women	2
Rejected	22, 32
Wood, W. A.....	21
Woodcraft's early builders, Some of, Portraits of.....	Opp. page 48
Woodman's Echo. The.....	33
Woodmen, Junior	121
Woodmen of the World, Sovereign Camp	64
Woods, G. C.....	264
Work, Secret	7
World war	143
Worner, L. E.....	264
Wunder, S. B.....	140
Wyckoff, M. H.....	264
Portrait of	Opp. page 169
Wynings, R. W.....	264

Y

Yates, John T.....	57
Year's work. Result of.....	12
Yolton, H. R.....	33
Young, Edward L.....	113
Young, E. P.....	264

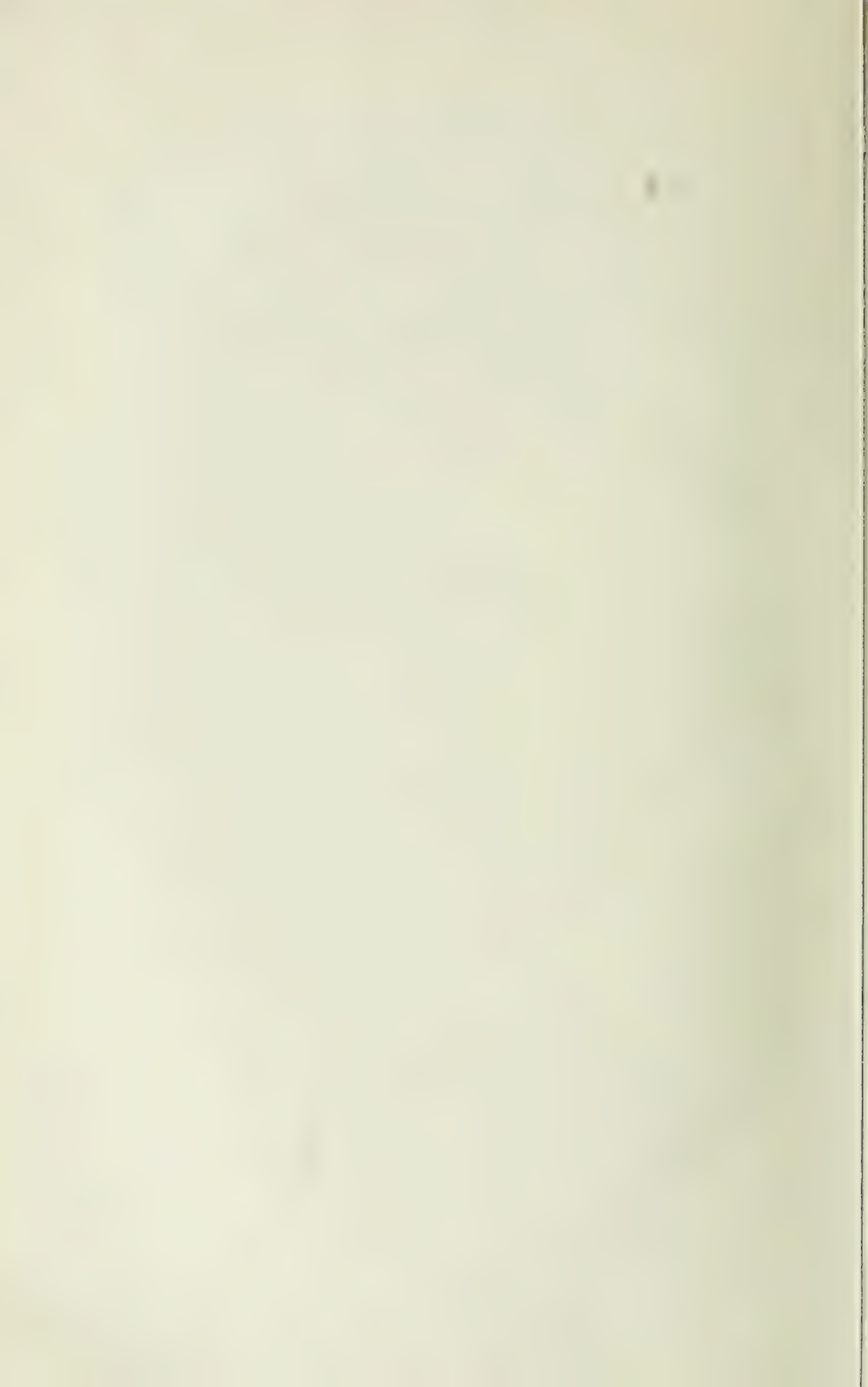
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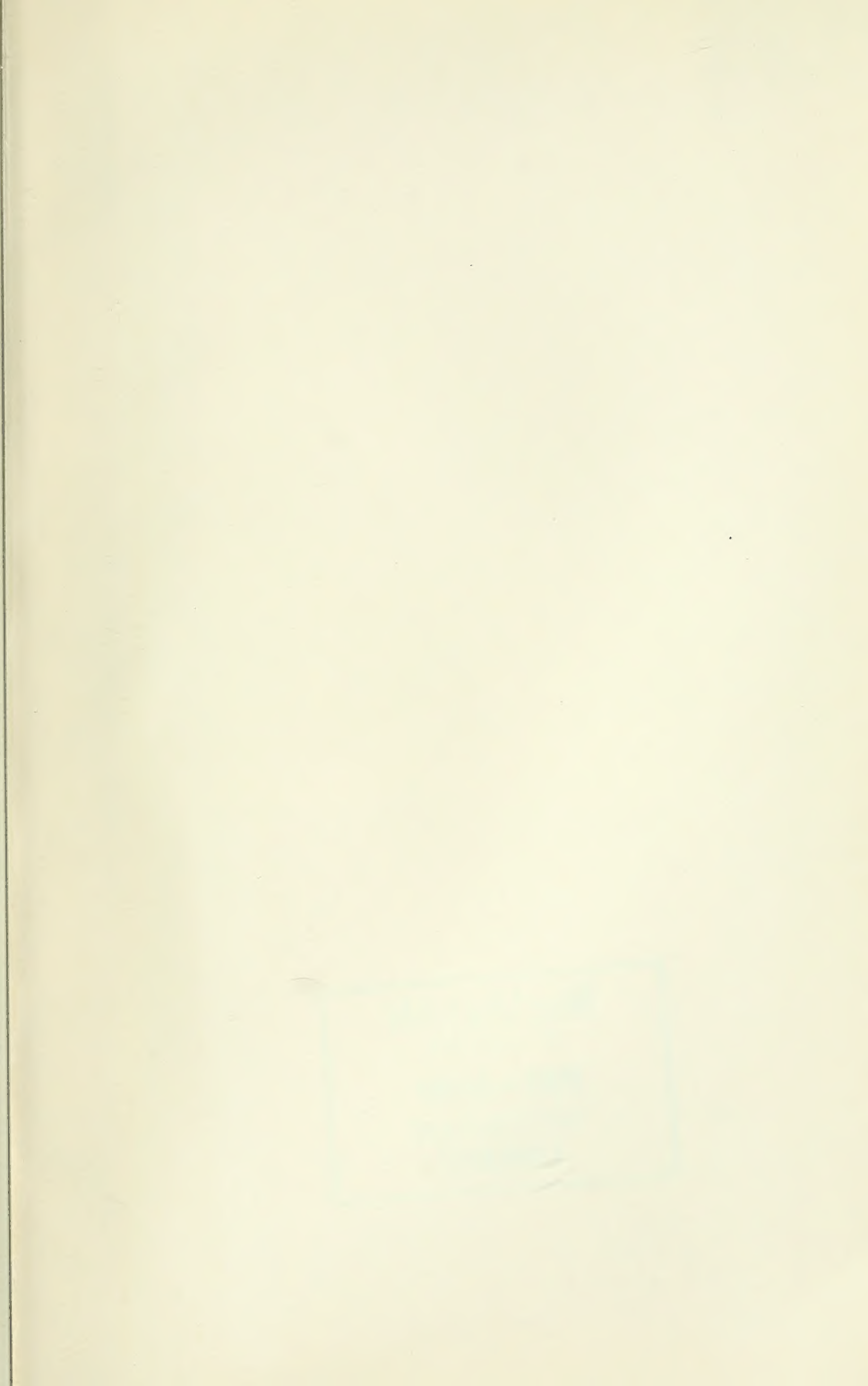
Zimmerman, S. H.....	14, 22, 23, 32, 67, 256
Portrait of	Opp. page 14
Zink, D. C.....	74, 81, 86, 252, 264
Portrait of	Opp. page 75
Zone Encampment	166

ILLUSTRATIONS

	<i>Opp. Page</i>
1. Frontispiece: Head Office, Rock Island, Illinois.....	I
2. A. R. Talbot, Head Consul	VI
3. Charter of Pioneer Camp No. 1, Lyons, Iowa.....	1
4. J. C. Root, First Head Consul.....	8
5. Certificate of J. C. Root.....	9
6. Old Knights of Honor Hall, Lyons, Where M. W. of A. Was Born.....	14
7. Head Officers Elected in 1883: E. D. Leland, Head Adviser; A. Hilton, Head Clerk; S. H. Zimmerman, Head Manager; C. C. Farmer, Head Manager, and J. J. Ward, Head Manager.....	15
8. Head Officers Elected in 1883: Dr. H. M. Kennedy, Head Physician; A. M. Green, Head Banker; G. B. Jackson, Head Escort; G. W. Guernsey, Head Sentry, and H. Frazier, Head Watchman.....	24
9. Deputy Commission of O. H. Henderson. (Portraits of the First Deputies) ..	25
10. Mr. and Mrs. Abe Mayer, Davenport, Iowa.....	36
11. Charter Members Pioneer Camp No. 1.....	37
12. Charter Members Pioneer Camp No. 1.....	48
13. Some of Woodcraft's Early Builders: Wayne H. Parks; W. P. Hobart; L. P. Allen; Louis Lepman, and Marshall H. Underwood.....	49
14. Offices of <i>The Echo</i> , and Several of the Early Members.....	54
15. Bushnell Circular and Portrait of Van L. Hampton.....	55
16. Officers Appointed to Fill Vacancies in 1889-1890: Frank C. Brayton, Head Clerk; P. T. Baker, Head Finance Committee; A. F. Morrison, Head Clerk; Dr. G. W. Clendenen, Head Physician; C. O. Scudder, Head Sentry, and A. W. Bastian, Head Watchman.....	64
17. Reorganization Committee Appointed at Des Moines: Dr. E. R. Hutchins; Humphrey Pierce; W. J. Bryan; W. H. Dawson; C. T. Heydecker; H. C. Hedges, and J. G. Johnson.....	65
18. Head Officers Unseated in Storm of 1889-1890: L. E. Fish; Dr. H. M. Kennedy; Dr. P. L. McKinnie; Rev. B. F. Tallman; A. C. LeBaron, and S. P. Leland.....	74
19. Group of Head Officers Elected in 1890. (Executive Council) W. A. Northcott, Head Consul; Maj. C. W. Hawes, Head Clerk; John W. White, Director; C. T. Heydecker, Director; A. R. Talbot, Director; J. G. Johnson, Director, and Milton W. Mathews, Director.....	75
20. Group of Head Officers Elected in 1890. (Minor Officers) Humphrey Pierce, Auditor; L. E. Mentch, Head Sentry; Dr. H. O. Larrabee, Auditor; H. C. Hedges, Head Adviser; W. H. Dawson, Head Escort; D. C. Zink, Head Banker; Dr. Frank Swallow, Head Physician; L. H. Hassee, Head Watchman, and Perry Perkins, Auditor.....	80
21. W. A. Northcott	81
22. Maj. C. W. Hawes	100
23. Group of Former Directors: Gen. J. N. Reece; Benj. D. Smith; Marvin Quackenbush; Geo. W. Reilly, and C. G. Saunders.....	101
24. Group of Former Directors: C. J. Byrns; A. N. Bort; Frank B. Easterly, and Dr. J. A. Rutledge.....	120
25. Heads of Society's Legal Department: A. T. Wheeler; John W. White; J. G. Johnson; B. D. Smith, and Truman Plantz.....	121
26. Editors of the Official Publication: A. W. Bastian; J. B. Gilliland; F. O. Van Galder; John F. Harris, and Charles E. Whelan.....	130
27. Supreme Medical Directors: Dr. F. A. Smith; Dr. E. L. Kerns; Dr. B. E. Jones; Dr. E. W. Cook, and Dr. E. A. Anderson.....	131
28. Assistant Head Clerks: H. E. Casteel; Frank B. Hawes; Jas. A. Mc- Namara; F. M. Burt, and A. D. Phillips.....	140
29. National Lecturers and Inspectors: Thos. H. Duffy, National Lecturer; C. E. Renner, National Lecturer; W. F. Gilroy, National Lecturer; W. P. Sparrow, Chief Inspector, and Chas. S. Locknane, General In- specter	141
30. Some Leading Appointive Officers: W. E. Jackson, Assistant to Head Consul; Ralph E. Johnson, Supreme Organizer; John Sullivan, Legis- lative Counsel, and Lee Bradley, Manager Investment Department.....	

	<i>Opp. Page</i>
31. Commanders of Foresters: Maj.-Gen. J. H. Mitchell; Maj.-Gen. M. W. Saxon; Maj.-Gen. J. D. Liggett; Gen. Joseph Riehemann, and Maj.-Gen. Maurice R. Smith	150
32. Superintendents of M. W. of A. Sanatorium: J. E. White, M. D.; J. A. Rutledge, M. D.; J. G. Pace, M. D., and John E. Swanger.....	151
33. Board of Auditors Elected in 1925: Ambrose S. Havey; H. F. Turner; Chas. A. Nyquist; Geo. L. Bowman; Wilmer D. Nelson; J. G. Tate, and H. S. Green	158
34. Group of Head Officers Elected for the 1925-1929 Term: O. E. Aleshire, Head Banker; Rev. Henry E. Dunnack, Head Chaplain; R. C. Spriggs, Head Escort; Frank L. Bennett, Head Sentry; Dan B. Horne, Head Adviser, and W. F. Davis, Head Watchman.....	159
35. Men Who Have Served As Head Chaplain: Rev. Frederick F. Farmiloe; Rev. T. Stanley Oadams; Rev. H. W. Troy; Dr. Walter Gardner; Rev. James Churm; Rev. H. N. Dunning, and Rev. Henry E. Dunnack.....	168
36. State Deputies in 25-Year Class: J. S. Shearer; Ned C. Sherburne; M. H. Wyckoff, and B. F. Keeler.....	169
37. Temporary Modern Woodmen Head Offices Prior to 1899.....	176
38. Emblems	177
39. Dan B. Horne, Head Adviser.....	188
40. O. E. Aleshire, Head Banker.....	189
41. Secretary McAdoo's Letter of Appreciation.....	196
42. Executive Council, 1927	197
43. Truman Plantz, General Counsel	210
44. John E. Swanger, Superintendent of Sanatorium.....	211
45. Dr. B. E. Jones, Supreme Medical Director.....	216
46. Dr. E. A. Anderson, Supreme Medical Director.....	217
47. Bird's-eye View of Sanatorium. (Insert: Memorial building).....	224
48. Joseph Gordon Ray, Head Clerk.....	225
49. Edward E. Murphy, Director.....	229
50. Robert R. Smith, Director	234
51. Francis R. Korn, Director	236
52. Shedrick S. Tanner, Director	241
53. Edgar John Bullard, Director	244
54. John D. Volz, Director	246
55. Ned C. Sherburne, Director	250
56. Charles E. Whelan, Editor	258





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